

	03/31/2012	12/31/2012	12/31/2011	12/31/2010
Number of BHCs in Peer Group	517	512	485	440
EARNINGS AND PROFITABILITY				
PERCENT OF AVERAGE ASSETS:				
Net Interest Income (TE)	3.29	3.42	3.42	3.50
+ Non-interest Income	0.92	0.90	0.93	0.80
- Overhead Expense	3.10	3.11	3.15	3.11
- Provision for Losses	0.19	0.32	0.33	0.56
+ Securities Gains (Losses)	0.03	0.05	0.06	0.05
+ Other Tax Equiv Adjustments	0.00	0.00	0.00	0.01
= Pretax Net Oper Income (TE)	1.06	1.02	1.02	0.75
Net Operating Income	0.76	0.73	0.72	0.49
Net Income	0.76	0.73	0.72	0.49
Net Income (Sub S Adjusted)	0.84	0.81	0.83	0.60
PERCENT OF AVG EARNING ASSETS:				
Interest Income (TE)	4.23	4.62	4.52	4.88
Interest Expense	0.66	0.90	0.81	1.07
Net Interest Income (TE)	3.57	3.72	3.71	3.81
LOSSES, ALLOW, AND PAST DUE+NONACCR:				
Net Ln&Ls Losses/Avg Loans & Leases	0.30	0.49	0.58	0.88
Earnings Coverage of Net Losses (X)	9.67	12.07	8.67	5.35
Ln&Ls Allowance/Total Loans & Leases	1.74	1.87	1.76	1.90
Nonaccr Lns&Ls+RE Acq/Lns&Ls+RE Acq	3.12	4.14	3.35	4.26
30-89 Days Past Due Loans and Leases	0.81	0.99	0.92	1.16
LIQUIDITY AND FUNDING:				
Net Noncore Funding Dependence	12.27	15.32	13.59	17.35
Net ST Noncore Funding Dependence	2.24	4.52	3.81	6.24
Net Loans and Leases/Total Assets	62.44	62.52	62.94	63.30
CAPITALIZATION:				
Tier 1 Leverage Ratio	9.78	9.43	9.67	9.35
Equity Capital/Total Assets	9.76	9.33	9.68	9.18
Equity Capital+Minority Int/Total Assets	9.83	9.43	9.75	9.26
Tier 1 Common Eq Cap / T RWA	12.62	11.68	12.23	11.38
Net Loans&Ls/Equity Capital (X)	6.73	7.05	6.86	7.30
Cash Dividends/Net Income	17.20	16.75	24.19	24.36
Cash Dividends/Net Income (Sub S Adjusted)	15.26	9.49	11.20	8.27
Retained Earnings/Avg Equity Cap	5.85	5.94	4.98	2.76
PARENT COMPANY RATIOS:				
Short-Term Debt/Equity Capital	0.19	0.38	0.25	0.40
Long-Term Debt/Equity Capital	2.00	1.97	2.00	2.07
Equity Investment in Subs/Equity Cap	109.96	111.50	110.94	113.10
Cash FR Oper+Noncash+Op Exp+Op Exp+Div	125.54	84.91	109.36	99.60

PERCENT OF AVERAGE ASSETS	03/31/2013	03/31/2012	12/31/2012	12/31/2011	12/31/2010
Interest Income (TE)	3.91	4.25	4.16	4.48	4.74
Less: Interest Expense	0.61	0.83	0.74	0.99	1.31
Equals: Net Interest Income (TE)	3.29	3.42	3.42	3.50	3.44
Plus: Non-Interest Income	0.92	0.90	0.93	0.80	0.84
Equals: Adj Operating Income (TE)	4.29	4.37	4.41	4.34	4.32
Less: Overhead Expense	3.10	3.11	3.15	3.11	3.10
Less: Provision for Loan and Lease Losses	0.19	0.32	0.33	0.56	0.86
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00
Plus: Realized G/L on AFS Sec	0.03	0.05	0.07	0.05	0.05
Plus: Other Tax Equiv Adjustments	0.00	0.00	0.00	0.01	0.00
Equals: Pretax Net Oper Inc (TE)	1.06	1.02	1.02	0.75	0.42
Less: Applicable Income Taxes (TE)	0.27	0.26	0.27	0.25	0.21
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00
Equals: Net Operating Income	0.76	0.73	0.72	0.49	0.21
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00
Equals: Net Income	0.76	0.73	0.72	0.49	0.22
Memo: Net Income (Last Four Qtrs)	0.73	0.54	0.72	0.48	0.22
MARGIN ANALYSIS:					
Avg Earning Assets / Avg Assets	92.53	92.38	92.37	92.18	91.74
Avg Int-Bearing Funds / Avg Assets	75.92	77.66	76.69	78.68	80.15
Int Income (TE) / Avg Earning Assets	4.23	4.62	4.52	4.88	5.18
Int Expense / Avg Earning Assets	0.66	0.90	0.81	1.07	1.43
Net Int Inc (TE) / Avg Earn Assets	3.57	3.72	3.71	3.81	3.76
YIELD OR COST:					
Total Loans and Leases (TE)	5.26	5.61	5.54	5.78	5.90
Interest-Bearing Bank Balances	0.28	0.26	0.29	0.31	0.37
Fed Funds Sold & Reverse Repos	0.15	0.19	0.19	0.18	0.20
Trading Assets	0.58	0.84	0.83	1.59	1.55
Total Earning Assets	4.14	4.52	4.43	4.77	5.08
Investment Securities (TE)	2.39	2.91	2.67	3.22	3.70
U.S. Treasury & Agency Sec (excl MBS)	1.48	1.81	1.68	2.04	2.41
Mortgage-Backed Securities	1.96	2.58	2.39	3.00	3.73
All Other Securities	3.93	4.60	4.48	5.09	5.57
Interest-Bearing Deposits	0.62	0.85	0.76	1.03	1.40
Time Deposits of \$100K or More	1.10	1.36	1.26	1.55	1.97
Time Deposits < \$100K	1.12	1.44	1.33	1.67	2.12
Other Domestic Deposits	0.29	0.40	0.35	0.51	0.71
Foreign Deposits	0.23	0.53	0.32	0.32	0.30
Fed Funds Purchased and Repos	0.50	0.71	0.64	0.77	0.90
Other Borrowed Funds & Trading Liab	2.84	3.13	2.98	3.08	3.37
All Interest-Bearing Funds	0.79	1.06	0.96	1.25	1.63

	NON-INTEREST INCOME AND EXPENSES PEER GROUP 04 03/31/2013	03/31/2012	12/31/2012	12/31/2011	12/31/2010
Avg Personnel Exp Per Employee (\$000)	18	17	69	66	63
Avg Assets per Employee (\$000)	4,339	4,331	4,264	4,211	4,218
ANALYSIS RATIOS					
Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	0.00
Overhead Exp / NII + Non-Int Income	74.09	72.91	73.35	73.81	74.34
PERCENT OF AVERAGE ASSETS:					
Total Overhead Expense	3.10	3.11	3.15	3.11	3.10
Personnel Expense	1.69	1.66	1.66	1.60	1.57
Net Occupancy Expense	0.38	0.39	0.39	0.39	0.39
Other Operating Expenses	1.01	1.04	1.08	1.10	1.12
Overhead Less Non-Interest Income	2.12	2.16	2.17	2.26	2.22
PERCENT OF ADJUSTED OPERATING INCOME (TE):					
Total Overhead Expense	72.69	71.57	72.00	72.32	72.90
Personnel Expense	39.77	38.29	38.13	37.29	36.70
Net Occupancy Expense	8.99	8.88	8.82	8.99	9.26
Other Operating Expenses	23.52	23.86	24.59	25.45	26.48
Total Non-Interest Income	20.82	19.82	20.31	17.92	18.65
Fiduciary Activities Income	0.78	0.77	0.73	0.84	0.97
Serv Charges on Deposit Accts - Domestic	4.98	5.16	5.34	5.80	6.20
Trading Revenue	0.00	0.00	0.00	0.00	0.00
Investment Banking Fees & Commissions	0.56	0.48	0.51	0.52	0.49
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00
Net Servicing Fees	0.45	0.36	0.36	0.28	0.31
Net Securitization Income	0.00	0.00	0.00	0.00	0.00
Insurance Activities Revenue	0.28	0.30	0.32	0.31	0.36
Net Gain (Loss) - Sales Loans, OREO, Oth	3.13	2.10	2.24	0.22	0.68
Other Non-Interest Income	7.21	7.40	7.60	7.25	6.80
Overhead Less Non-Interest Income	51.16	50.97	50.92	53.65	53.39
TAX RATIOS:					
Appl Inc Taxes/Pretax NOI (TE)	18.42	18.32	17.67	17.03	13.71
Appl Inc Tax+TE/Pretax NOI+TE	27.46	27.55	25.79	27.01	26.15

PERCENT OF TOTAL ASSETS	03/31/2013	03/31/2012	12/31/2012	12/31/2011	12/31/2010
Real Estate Loans	50.11	50.62	50.39	50.85	52.86
Commercial and Industrial Loans	7.65	7.62	7.64	7.90	8.31
Loans to Individuals	1.71	1.77	1.75	1.82	1.99
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Agricultural Loans	0.87	0.78	0.96	0.98	0.92
Other Loans and Leases	0.75	0.70	0.75	0.82	0.86
Net Loans and Leases	62.44	62.52	62.94	63.30	65.70
Debt Securities Over 1 Year	19.25	18.69	18.74	18.81	16.88
Mutual Funds and Equity Securities	0.08	0.08	0.08	0.07	0.07
Subtotal	82.50	82.08	82.56	82.83	83.40
Interest-Bearing Bank Balances	5.79	5.86	5.19	4.96	4.33
Federal Funds Sold & Reverse Repos	0.34	0.39	0.25	0.35	0.52
Debt Securities 1 Year or Less	2.06	1.83	2.09	1.75	1.75
Trading Assets	0.00	0.00	0.00	0.00	0.00
Total Earning Assets	91.94	91.51	91.31	91.16	91.24
Non-Int Cash and Due From Dep Inst	1.52	1.60	1.99	1.83	1.49
Other Real Estate Owned	0.68	0.84	0.72	0.90	0.93
All Other Assets	6.45	6.82	6.61	6.91	7.17
MEMORANDA:					
Short-Term Investments	9.01	8.88	8.40	7.81	7.29
U.S. Treasury Securities	0.12	0.14	0.11	0.14	0.28
U.S. Agency Securities (excl MBS)	4.36	4.07	4.16	4.10	4.28
Municipal Securities	4.93	4.15	4.80	4.52	3.92
Mortgage-Backed Securities	8.95	9.56	8.96	9.13	7.75
Asset-Backed Securities	0.04	0.02	0.04	0.02	0.02
Other Debt Securities	0.39	0.32	0.37	0.27	0.18
RE Loans Secured by 1-4 Family	18.23	17.99	18.46	17.26	17.33
Revolving	2.46	2.64	2.48	2.70	2.89
Closed-End, Sec by First Liens	14.56	14.05	14.78	13.26	12.96
Closed-End, Sec by Junior Liens	0.77	0.89	0.79	0.93	1.07
Commercial Real Estate Loans	28.07	29.06	28.12	29.89	31.83
Construction and Land Dev	4.06	4.73	4.23	5.06	6.17
Multi family	2.23	2.11	2.18	2.02	2.04
Nonfarm Nonresidential	20.97	21.32	20.86	22.07	22.70
RE Loans Secured by Farmland	1.70	1.59	1.74	1.80	1.77
LOAN MIX, % OF GROSS LOANS & LEASES:					
Real Estate Loans	79.78	80.20	79.68	79.61	79.72
RE Loans Secured by 1-4 Family	29.06	28.70	29.20	27.13	26.20
Revolving	3.91	4.13	3.91	4.20	4.33
Closed-End	24.71	24.04	24.85	22.45	21.45
Commercial Real Estate Loans	44.88	46.04	44.65	46.88	47.95
Construction and Land Dev	6.46	7.45	6.66	7.87	9.26
Multi family	3.51	3.33	3.43	3.15	3.10
Nonfarm Nonresidential	33.66	33.91	33.23	34.73	34.33
RE Loans Secured by Farmland	2.80	2.60	2.81	2.86	2.71
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00
Commercial and Industrial Loans	12.23	12.11	12.10	12.35	12.47
Loans to Individuals	2.91	2.99	2.94	2.98	3.10
Credit Card Loans	0.07	0.08	0.08	0.08	0.08
Agricultural Loans	1.44	1.31	1.57	1.61	1.43
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00
Other Loans and Leases	1.19	1.13	1.21	1.30	1.30

PERCENT OF TOTAL ASSETS	PEER GROUP 04				
	03/31/2013	03/31/2012	12/31/2012	12/31/2011	12/31/2010
Short-Term Investments	9.01	8.88	8.40	7.81	7.29
Liquid Assets	23.60	24.12	23.20	22.95	20.94
Investment Securities	22.12	21.41	21.66	21.34	19.43
Net Loans and Leases	62.44	62.52	62.94	63.30	65.70
Net Lns, Ls & Stbby Ltrs of Credit	62.88	62.97	63.39	63.81	66.23
Core Deposits	68.46	66.43	67.88	65.81	63.86
Noncore Funding	19.59	22.00	20.15	22.69	25.27
Time Deposits of \$100K or More	13.18	14.40	13.33	14.67	15.87
Foreign Deposits	0.00	0.00	0.00	0.00	0.00
Fed Funds Purchased and Repos	1.09	1.20	1.16	1.33	1.55
Net Fed Funds Purchased (Sold)	0.74	0.82	0.91	0.98	1.09
Commercial Paper	0.00	0.00	0.00	0.00	0.00
Oth Borrowings W/Rem Mat 1 Yr or Less	0.81	1.05	1.10	1.03	1.07
Earning Assets Repr in 1 Year	29.16	30.88	29.90	31.13	33.10
Int-Bearing Liab Repr in 1 Year	23.00	26.39	23.56	27.54	30.87
Long-Term Debt Repr in 1 Year	0.28	0.39	0.33	0.39	0.34
Net Assets Repriceable in 1 Year	5.52	3.83	5.58	2.97	1.53
OTHER LIQUIDITY AND FUNDING RATIOS:					
Net Noncore Funding Dependence	12.27	15.32	13.59	17.35	21.04
Net ST Noncore Funding Dependence	2.24	4.52	3.81	6.24	9.54
Short-Term Inv/ST Noncore Funding	94.95	78.92	82.28	66.39	52.67
Liq Asts-ST Noncore Fndg/Nonliq Asts	17.60	15.86	16.04	13.48	7.22
Net Loans and Leases/Total Deposits	75.70	76.15	76.72	77.33	80.14
Net Loans and Leases/Core Deposits	92.75	95.94	94.20	97.81	104.94
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.73	0.81	0.85	0.83	0.31
Avail-For-Sale Sec Appr(Depr)/T1 Cap	3.90	4.19	4.79	4.39	0.41
Struct Notes Appr(Depr)/T1 Cap	-0.01	-0.02	0.02	0.06	-0.24
PERCENT OF INVESTMENT SECURITIES:					
Held-To-Maturity Securities	5.15	4.95	4.93	4.13	3.62
Available-For-Sale Securities	94.85	95.05	95.07	95.87	96.38
U.S. Treasury Securities	0.57	0.70	0.49	0.68	1.51
U.S. Agency Securities (excl MBS)	21.06	20.77	20.69	20.55	23.84
Municipal Securities	21.53	18.74	21.53	20.70	19.72
Mortgage-Backed Securities	43.03	46.36	43.29	45.24	41.94
Asset-Backed Securities	0.20	0.10	0.20	0.07	0.08
Other Debt Securities	2.12	1.75	2.08	1.46	1.11
Mutual Funds and Equity Securities	0.50	0.42	0.47	0.38	0.42
Debt Securities 1 Year or Less	10.27	10.12	10.76	9.67	10.45
Debt Securities 1 To 5 Years	24.58	25.75	25.17	25.72	28.24
Debt Securities Over 5 Years	60.17	58.83	59.32	60.22	55.63
Pledged Securities	43.13	44.29	43.43	46.87	50.93
Structured Notes, Fair Value	1.84	2.73	1.96	2.99	3.65

ANALYSIS RATIOS	PEER GROUP 04				
	03/31/2013	03/31/2012	12/31/2012	12/31/2011	12/31/2010
Provision for Ln&Ls Losses/Avg Assets	0.19	0.32	0.33	0.56	0.86
Provision for Ln&Ls Losses/Avg Lns&Ls	0.29	0.49	0.52	0.84	1.26
Provision for Ln&Ls Losses/Net Losses	98.10	167.34	116.67	114.18	130.14
Ln&Ls Allowance/Total Loans & Leases	1.74	1.87	1.76	1.90	1.96
Ln&Ls Allowance/Net Ln&Ls Losses (X)	13.67	11.21	6.29	4.00	3.12
ALLL/Nonaccrual Assets	135.22	100.25	122.82	100.76	87.88
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	128.24	96.60	115.78	96.03	80.33
Gross Ln&Ls Losses/Avg Loans & Leases	0.38	0.60	0.70	1.00	1.22
Recoveries/Avg Loans and Leases	0.08	0.09	0.10	0.10	0.08
Net Losses/Avg Loans and Leases	0.30	0.49	0.58	0.88	1.12
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00
Recoveries/Prior Year-End Losses	3.89	2.89	13.22	11.34	10.11
Earnings Coverage of Net Losses (X)	9.67	12.07	8.67	5.35	3.88
NET LOAN AND LEASE LOSSES BY TYPE					
Real Estate Loans	0.26	0.45	0.54	0.84	1.04
RE Loans Secured By 1-4 Family	0.24	0.38	0.43	0.67	0.73
Revolving	0.16	0.24	0.39	0.46	0.44
Closed-End	0.23	0.38	0.43	0.71	0.80
Commercial Real Estate Loans	0.26	0.47	0.64	0.98	1.26
Construction and Land Dev	0.48	0.88	1.61	2.76	3.39
Multi family	0.01	0.05	0.21	0.37	0.49
Nonfarm Nonresidential	0.16	0.27	0.43	0.53	0.56
RE Loans Secured by Farmland	0.00	0.01	0.08	0.08	0.08
Commercial and Industrial Loans	0.26	0.45	0.68	1.12	1.46
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.05
Loans to Individuals	0.90	1.11	0.91	1.13	1.38
Credit Card Loans	1.84	1.59	1.67	2.10	3.07
Agricultural Loans	0.00	0.00	0.02	0.02	0.09
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	N/A
Other Loans and Leases	0.27	0.21	0.73	0.87	1.22

BHCPR PEER GROUP DATA

PAST DUE AND NONACCRUAL ASSETS
PEER GROUP 04

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PERCENT OF LOANS AND LEASES	03/31/2013	03/31/2012	12/31/2012	12/31/2011	12/31/2010
30-89 Days PD Loans and Leases	0.81	0.99	0.92	1.02	1.16
90+ Days PD Loans and Leases	0.05	0.08	0.06	0.08	0.12
Nonaccrual Loans and Leases	2.02	2.77	2.19	2.85	3.31
90+ Days PD and Nonaccrual Loans and Leases	2.13	2.91	2.31	2.98	3.50
30-89 Days PD Restructured	0.02	0.03	0.02	0.03	0.01
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00
Nonaccrual Restructured	0.55	0.65	0.61	0.66	0.52
PERCENT OF LNS&LS + OTHER ASSETS					
30+ DAYS PAST DUE AND NONACCRUAL					
30-89 Days Past Due Assets	0.81	0.99	0.92	1.02	1.16
90+ Days Past Due Assets	0.05	0.08	0.06	0.08	0.12
Nonaccrual Assets	2.05	2.80	2.22	2.88	3.34
30+ Days PD & Nonaccrual Assets	3.04	3.99	3.33	4.11	4.77
PERCENT OF TOTAL ASSETS					
90+ Days PD and Nonaccrual Assets	1.35	1.87	1.47	1.95	2.37
90+ PD & Nonaccrual Assets + OREO	2.07	2.78	2.24	2.92	3.38
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:					
Total Assets	2.63	3.42	2.88	3.65	3.96
Allowance for Loan & Lease Losses	239.01	277.92	255.25	288.14	287.39
Equity Cap + ALLL	25.21	32.97	27.66	36.03	42.24
Tier 1 Cap + ALLL	24.37	32.60	26.89	35.92	40.95
Loans & Leases + RE Acquired	4.13	5.28	4.47	5.55	5.78

30+ DAYS PAST DUE AND NONACCRUAL LNS&LS AS A PERCENT OF LOAN TYPE	03/31/2013	03/31/2012	12/31/2012	12/31/2011	12/31/2010
Real Estate - 30-89 Days PD	0.81	1.01	0.94	1.04	1.18
- 90+ Days Past Due	0.05	0.08	0.06	0.08	0.12
- Nonaccrual	2.24	3.08	2.44	3.18	3.70
Coml & Indl - 30-89 Days PD	0.49	0.72	0.58	0.67	0.81
- 90+ Days Past Due	0.02	0.04	0.02	0.04	0.08
- Nonaccrual	1.24	1.52	1.26	1.64	2.06
Individuals - 30-89 Days PD	0.86	0.87	1.04	1.17	1.17
- 90+ Days Past Due	0.04	0.04	0.05	0.07	0.08
- Nonaccrual	0.29	0.39	0.31	0.35	0.39
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.00	0.00	0.00	0.00	0.00
Agricultural - 30-89 Days PD	0.13	0.09	0.07	0.06	0.09
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.06	0.16	0.08	0.14	0.20
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	N/A
- 90+ Days Past Due	0.00	0.00	0.00	0.00	N/A
- Nonaccrual	0.00	0.00	0.00	0.00	N/A
Other Lns&Ls - 30-89 Days PD	0.20	0.19	0.15	0.20	0.33
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.09	0.05	0.08	0.05	0.15
MEMORANDA:					
1-4 Family - 30-89 Days PD	1.07	1.22	1.32	1.28	1.42
- 90+ Days Past Due	0.05	0.07	0.06	0.10	0.10
- Nonaccrual	1.72	2.15	1.80	2.13	2.44
Revolving - 30-89 Days PD	0.46	0.48	0.52	0.46	0.53
- 90+ Days Past Due	0.01	0.02	0.01	0.02	0.03
- Nonaccrual	0.59	0.69	0.58	0.60	0.65
Closed-End - 30-89 Days PD	1.14	1.33	1.42	1.47	1.60
- 90+ Days Past Due	0.05	0.07	0.06	0.10	0.11
- Nonaccrual	1.93	2.46	2.00	2.47	2.91
- Jr Lien 30-89 Days PD	0.06	0.07	0.06	0.09	0.09
- Jr Lien 90+ Days PD	0.00	0.00	0.00	0.00	0.00
- Jr Lien Nonaccrual	0.11	0.15	0.12	0.15	0.20
Commercial RE - 30-89 Days PD	0.62	0.82	0.65	0.85	1.05
- 90+ Days Past Due	0.03	0.05	0.03	0.05	0.10
- Nonaccrual	2.65	3.81	2.91	3.91	4.35
Const & Dev - 30-89 Days PD	0.55	0.87	0.56	0.74	0.99
- 90+ Days Past Due	0.01	0.04	0.01	0.05	0.11
- Nonaccrual	5.19	8.41	6.19	8.71	9.28
Multi family - 30-89 Days PD	0.08	0.21	0.18	0.32	0.30
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
- Nonaccrual	0.87	1.40	0.91	1.17	1.60
Nonfarm Nres- 30-89 Days PD	0.60	0.74	0.60	0.78	0.88
- 90+ Days Past Due	0.02	0.03	0.02	0.03	0.06
- Nonaccrual	2.16	2.76	2.29	2.70	2.80
Farm land - 30-89 Days PD	0.22	0.33	0.26	0.30	0.43
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.01
- Nonaccrual	0.96	1.27	1.04	1.56	1.27
Credit Card - 30-89 Days PD	0.96	1.00	1.11	1.12	1.12
- 90+ Days Past Due	0.25	0.28	0.29	0.43	0.49
- Nonaccrual	0.01	0.01	0.01	0.00	0.01

CAPITAL RATIOS	03/31/2013	03/31/2012	12/31/2012	12/31/2011	12/31/2010
Tier 1 Leverage Ratio	9.78	9.43	9.67	9.35	8.83
Tier 1 RBC Ratio	14.62	13.90	14.29	13.64	12.59
Total Risk-Based Capital Ratio	16.10	15.43	15.79	15.20	14.12
Tangible Tier 1 Leverage Ratio	9.70	9.37	9.60	9.28	8.78
Tangible Common Eq Cap/Tan Assets	8.58	8.06	8.44	7.99	7.30
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS					

PERCENT OF TOTAL ASSETS:					
Loan Commitments	11.21	10.27	10.47	10.13	10.00
Standby Letters of Credit	0.36	0.38	0.36	0.41	0.45
Commercial & Similar Letters of Credit	0.01	0.01	0.01	0.01	0.01
Securities Lent	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00
TYPE OF DERIVATIVE INSTRUMENT:					
Derivative Contracts	0.84	0.79	0.95	0.72	0.63
Interest Rate Contracts	0.83	0.79	0.94	0.72	0.62
Interest Rate Futures & Forward Contr	0.20	0.16	0.23	0.14	0.09
Written Options Contr (Int Rate)	0.18	0.17	0.21	0.16	0.15
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00
Interest Rate Swaps	0.14	0.12	0.14	0.15	0.14
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00
PERCENT OF AVERAGE LOANS AND LEASES:					
Loan Commitments	17.93	16.36	16.99	15.99	15.04

BHCPR PEER GROUP DATA

DERIVATIVES ANALYSIS

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PERCENT OF NOTIONAL AMOUNT	PEER GROUP 04 03/31/2013	03/31/2012	12/31/2012	12/31/2011	12/31/2010
Interest Rate Contracts	100.00	100.00	100.00	100.00	99.93
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.02
Futures and Forwards	31.88	30.71	33.55	29.51	25.03
Written Options	34.69	33.29	32.11	34.06	36.68
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	33.67	32.33	30.95	32.53	35.60
Purchased Options	0.01	0.89	0.18	0.82	0.86
Exchange-Traded	0.00	0.00	0.00	0.00	0.00
Over-The-Counter	0.00	0.70	0.06	0.60	0.59
Swaps	30.39	31.48	30.81	32.38	33.51
Held for Trading	2.45	2.70	3.21	1.71	2.79
Interest Rate Contracts	2.43	2.68	3.21	1.70	2.77
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.00
Non-Traded	97.55	97.30	96.79	98.29	97.21
Interest Rate Contracts	97.48	86.95	87.17	87.70	86.62
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00
Equity, Comm, & Other Contracts	0.00	0.00	0.00	0.00	0.01
Deriv Contr (Excl Fut & FX LE 14 Days)	61.82	63.07	65.14	63.60	62.05
One Year or Less	33.55	30.11	36.48	31.43	28.19
Over 1 Year to 5 Years	6.05	9.07	6.50	17.90	20.74
Over 5 Years	9.74	9.13	10.56	7.71	6.44
Gross Negative Fair Value (Abs Val)	1.37	1.63	1.64	1.75	1.22
Gross Positive Fair Value	0.58	0.58	0.57	0.65	0.51
PERCENT OF TIER 1 CAPITAL:					
Gross Negative Fair Value, Abs Val (X)	0.00	0.00	0.00	0.00	0.00
Gross Positive Fair Value (X)	0.00	0.00	0.00	0.00	0.00
Held for Trading (X)	0.00	0.00	0.00	0.00	0.00
Non-Traded (X)	0.00	0.00	0.00	0.00	0.00
Current Credit Exposure (X)	0.00	0.00	0.00	0.00	0.00
Credit Losses on Derivative Contracts	0.00	0.00	0.00	0.00	0.00
PAST DUE DERIVATIVE INSTRUMENTS					
FAIR VALUE:					
30-89 Days Past Due	0.00	0.00	0.00	0.00	0.00
90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS:					
Current Credit Exposure/Risk Wtd Asts	0.00	0.00	0.00	0.00	0.00

INSURANCE ACTIVITIES	03/31/2013	03/31/2012	12/31/2012	12/31/2011	12/31/2010
ANALYSIS RATIOS:					
Ins Underwriting Assets/Consol Assets	0.00	N/A	N/A	N/A	N/A
Ins Under Assets(P/C)/Tot Ins Und Ast	20.77	18.78	25.25	18.38	19.54
Ins Under Assets(L/H)/Tot Ins Und Ast	79.23	81.22	74.75	81.62	80.46
Sep Acct Assets(L/H)/Total Life Ast	0.00	8.10	0.00	8.10	8.46
Ins Activities Revenue/Adj Oper Inc	0.28	0.30	0.32	0.31	0.36
Premium Inc/Ins Activities Revenue	0.00	0.02	0.00	0.00	0.00
Credit Rel Prem Inc/Tot Prem Inc	57.82	62.69	67.87	74.67	78.57
Other Prem Inc/Total Prem Inc	42.18	37.31	32.13	25.33	21.43
Ins Under Net Income/Consol Net Income	0.00	0.00	0.00	0.00	0.00
Ins Net Inc (P/C)/Equity (P/C)	86.55	28.47	134.52	71.74	-207.28
Ins Net Inc (L/H)/Equity (L/H)	1.22	3.34	1.22	1.30	2.17
Insur Ben, Losses, Exp/Insur Premiums	138.79	69.26	64.19	77.84	74.72
Reinsurance Recov(P/C)/Tot Assets(P/C)	0.00	0.00	0.00	0.00	0.00
Reinsurance Recov(L/H)/Tot Assets(L/H)	0.93	0.66	0.96	0.61	0.73
Net Assets Ins Under Subs/Cons Assets	0.00	0.00	0.00	0.00	0.00
CSV Life Insurance/Tier 1 Cap + ALLL	11.00	10.87	10.99	10.66	10.14
BROKER-DEALER ACTIVITIES					
Net Assets Broker-Dealer Subs/Cons Asts	0.00	0.00	0.00	0.00	0.00
FOREIGN ACTIVITIES					
Yield: Foreign Loans	0.00	0.00	0.00	0.00	0.00
Cost: Interest-Bearing Deposits	0.23	0.53	0.32	0.32	0.30
NET LOSSES AS % OF FOREIGN LNS&LS BY TYPE:					
Real Estate Loans	N/A	N/A	N/A	N/A	N/A
Commercial and Industrial Loans	N/A	N/A	N/A	1.04	N/A
Foreign Governments and Inst	0.00	0.00	0.00	0.00	N/A
GROWTH RATES:					
Net Loans and Leases	-24.05	-56.53	-24.63	-17.11	1.77
Total Selected Assets	-21.25	-37.94	-13.67	-8.87	-1.60
Deposits	-100.00	-25.03	-52.44	-50.63	-13.60

PROFITABILITY:

	03/31/2013	03/31/2012	12/31/2012	12/31/2011	12/31/2010
Net Income/Avg Equity Capital	7.28	7.28	6.97	4.50	1.15
Bank Net Inc/Avg Eq Inv in Banks	8.17	8.14	7.86	5.64	2.65
Nonbk Net Inc/Avg Eq Inv in Nonbanks	3.56	3.37	3.61	2.88	3.28
Sub BHCs Net Inc/Avg Eq Inv in Sub BHCs	4.19	4.12	4.33	2.99	2.67
Bank Net Income/Parent Net Income	108.30	109.82	108.40	110.51	113.43
Nonbank Net Income/Parent Net Income	0.38	0.37	0.40	0.49	0.52
Sub BHCs Net Inc/Parent Net Income	97.51	81.18	93.95	92.67	85.82

LEVERAGE:

Total Liabilities/Equity	13.83	15.34	14.66	16.95	19.71
Total Debt/Equity Capital	2.69	2.99	2.83	3.19	3.47
Tot Debt+NP to Subs Iss Tr Pref/Equity	12.01	13.38	12.74	14.82	17.66
Tot Debt+Lns Guaranteed for Affl/Equity	2.76	3.15	2.89	3.31	3.66
Total Debt/Eq Cap - Exc Over Fair Value	2.71	3.01	2.85	3.21	3.51
Long-Term Debt/Equity Capital	2.00	1.97	2.00	2.07	2.11
Short-Term Debt/Equity Capital	0.19	0.38	0.25	0.40	0.54
Current Portion of LT Debt/Equity	0.00	0.00	0.00	0.00	0.00
Exc Cost Over Fair Value/Equity Cap	0.03	0.05	0.03	0.07	0.10
Long-Term Debt/Consolidated LT Debt	6.70	5.56	6.01	4.57	4.07

DOUBLE LEVERAGE:

Equity Investment in Subs/Equity	109.96	111.50	110.94	113.10	115.26
Total Investment in Subs/Equity	110.38	111.96	111.35	113.56	115.70
Eq Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	101.46	101.61	101.96	101.97	101.96
Tot Inv Sub/Eq Cap, Qual TPS+Oth PS in T1	101.80	102.01	102.30	102.44	102.33

DOUBLE LEVERAGE PAYBACK:

Equity Inv in Subs - Eq Cap/Net Inc (X)	1.17	1.38	1.14	1.62	1.67
Eq Inv in Subs - Eq Cap/Net Inc-Div (X)	3.79	4.03	3.67	4.79	4.69

COVERAGE ANALYSIS:

Op Inc-Tax + Noncash/Oper Exp + Div	104.64	70.26	100.69	84.78	83.69
Cash Fl Fr Op+Noncash+Op Ex/Op Ex+Div	125.54	84.91	109.36	99.60	94.74
Adj Cash Fl/Op Exp+Repaid LT Debt+Div	108.23	79.89	100.55	102.38	99.53
Pretax Oper Inc + Int Exp/Int Expense	1644.60	789.60	2842.03	1728.77	918.53
Div + Int From Subs/Int Exp + Div	145.70	87.18	130.89	111.29	97.80
Fees+Other Inc From Subs/Sal + Oth Exp	2.37	2.93	2.47	4.95	3.73
Net Inc/Curr Port of LT Debt+Pfd Div(X)	13.94	9.71	15.46	11.43	9.42

OTHER RATIOS:

Net Assets Repr in 1 Yr/Total Assets	-0.15	-0.54	-0.19	-0.60	-0.89
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PAST DUE AND NONACCRUAL AS % OF LNS&LS:

90+ Days Past Due	0.00	0.00	0.00	0.00	0.00
Nonaccrual	11.92	14.62	13.09	18.62	23.26
Total	11.92	14.62	13.09	18.62	23.26

GUARANTEED LOANS AS % OF EQUITY CAP:

To Bank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Nonbank Subsidiaries	0.00	0.00	0.00	0.00	0.00
To Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00

AS A % OF CONSOLIDATED BHC ASSETS:

Nonbank Assets of Nonbank Subsidiaries	0.17	0.19	0.17	0.24	0.22
Combined Thrift Assets	0.00	0.00	0.00	0.00	0.00
Combined Foreign Nonbank Sub Assets	0.00	0.00	0.00	0.00	0.00

PAYOUT RATIOS - PARENT

	03/31/2013	03/31/2012	12/31/2012	12/31/2011	12/31/2010
Div Paid/Inc Before Undist Inc	57.37	77.10	71.64	75.07	81.37
Dividends Paid/Net Income	17.27	16.96	24.15	24.42	28.96
Net Income - Dividends/Avg Equity	5.86	5.92	5.05	2.80	-0.52

PERCENT OF DIVIDENDS PAID:

Dividends From Bank Subs	122.00	86.19	135.19	113.39	99.87
Dividends From Nonbank Subs	0.14	0.27	0.52	0.44	0.53
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Dividends From All Subsidiaries	128.70	93.20	140.70	118.99	108.02

PAYOUT RATIOS - SUBSIDIARIES:

PERCENT OF BANK NET INCOME:

Dividends From Bank Subs	24.06	17.98	34.24	30.99	33.60
Interest Income From Bank Subs	0.03	0.05	0.03	0.05	0.05
Mgt & Service Fees From Bank Subs	0.11	0.25	0.13	0.68	0.72
Other Income From Bank Subs	0.01	0.01	0.01	0.02	0.02
Operating Income From Bank Subs	26.69	21.93	36.89	36.10	39.06

PERCENT OF NONBANK NET INCOME:

Dividends From Nonbank Subs	56.96	59.68	66.64	66.23	73.29
Interest Income From Nonbank Subs	0.06	0.06	0.21	0.24	0.29
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.05	0.28
Other Income From Nonbank Subs	0.00	0.00	0.03	0.00	0.02
Operating Inc From Nonbank Subs	62.43	62.81	77.65	72.64	82.04

PERCENT OF SUB BHCs' NET INCOME:

Dividends From Subsidiary BHCs	5.31	1.35	9.52	9.30	15.70
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	5.31	1.95	9.58	9.32	15.70

DEPENDENCE ON SUBSIDIARIES:

PERCENT OF TOTAL OPERATING INCOME:

Dividends From Bank Subsidiaries	55.17	51.67	66.95	58.31	56.55
Interest Income From Bank Subs	3.12	3.02	2.41	2.76	1.19
Mgt & Serv Fees From Bank Subs	0.32	1.31	0.32	1.76	1.47
Other Income From Bank Subs	0.05	0.05	0.02	0.04	0.05
Operating Income From Bank Subs	70.60	70.39	79.82	73.90	70.33

Dividends From Nonbank Subs	3.49	3.79	1.79	1.97	3.06
Interest Income From Nonbank Subs	0.01	0.01	0.01	0.02	0.01
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00
Operating Inc From Nonbank Subs	5.10	4.13	4.07	4.36	6.14

Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00

Loans and Adv From Subs/ST Debt	725.91	711.83	534.07	678.47	791.89
Loans and Adv From Subs/Total Debt	163.17	183.28	162.05	210.47	215.55

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Number of BHCs in Peer Group									517
EARNINGS AND PROFITABILITY									
PERCENT OF AVERAGE ASSETS:									
Net Interest Income (TE)	3.29	2.40	2.56	2.93	3.28	3.62	4.01	4.25	517
+ Non-interest Income	0.92	0.19	0.29	0.50	0.79	1.22	1.88	3.04	517
- Overhead Expense	3.10	2.03	2.22	2.56	3.03	3.56	4.27	5.05	517
- Provision for Losses	0.18	-0.04	0.00	0.03	0.13	0.30	0.55	0.70	517
+ Securities Gains (Losses)	0.03	-0.01	0.00	0.00	0.00	0.03	0.18	0.29	517
+ Other Tax Equiv Adjustments	0.00	-0.03	-0.00	0.00	0.00	0.00	0.01	0.04	517
= Pretax Net Oper Income (TE)	1.05	-0.03	0.19	0.60	1.04	1.49	1.91	2.31	517
Net Operating Income	0.75	-0.03	0.15	0.42	0.71	1.06	1.50	1.76	517
Net Income	0.75	-0.03	0.15	0.42	0.71	1.06	1.50	1.76	517
Net Income (Sub S Adjusted)	0.83	-0.02	0.23	0.46	0.89	1.13	1.40	1.78	110
PERCENT OF AVG EARNING ASSETS:									
Interest Income (TE)	4.23	3.25	3.48	3.83	4.20	4.58	5.01	5.33	517
Interest Expense	0.65	0.24	0.32	0.47	0.62	0.84	1.04	1.17	517
Net Interest Income (TE)	3.56	2.57	2.80	3.20	3.54	3.94	4.31	4.66	517
LOSSES, ALLOW, AND PAST DUE+NONACCR:									
Net Ln&Ls Losses/Avg Loans & Leases	0.29	-0.14	-0.03	0.01	0.17	0.49	1.02	1.48	517
Earnings Coverage of Net Losses (X)	9.66	-76.86	-27.84	0.66	4.07	16.37	70.59	127.45	507
Ln&Ls Allowance/Total Loans & Leases	1.74	0.83	1.01	1.26	1.60	2.15	2.88	3.30	517
Nonaccr Ln&Ls+RE Acq/Ln&Ls+RE Acq	3.12	0.36	0.57	1.22	2.51	4.55	7.70	9.84	517
30-89 Days Past Due Loans and Leases	0.80	0.06	0.11	0.32	0.68	1.20	1.89	2.60	517
LIQUIDITY AND FUNDING:									
Net Noncore Funding Dependence	12.27	-12.38	-4.33	4.02	12.31	19.95	29.26	34.91	517
Net ST Noncore Funding Dependence	2.23	-17.29	-11.36	-3.87	2.55	8.11	14.77	19.90	517
Net Loans and Leases/Total Assets	62.44	41.34	44.86	53.33	62.86	71.23	77.99	81.02	517
CAPITALIZATION:									
Tier 1 Leverage Ratio	9.77	5.79	7.20	8.45	9.71	11.08	12.80	13.79	470
Equity Capital/Total Assets	9.75	5.05	6.40	8.17	9.68	11.12	13.39	14.65	517
Equity Capital+Minority Int/Total Assets	9.83	5.14	6.59	8.28	9.72	11.15	13.39	14.73	517
Tier 1 Common Eq Cap / T RWA	12.61	4.55	7.17	9.45	12.15	14.90	20.31	23.43	470
Net Loans&Ls/Equity Capital (X)	6.73	3.16	3.90	5.13	6.43	8.10	10.33	12.48	517
Cash Dividends/Net Income	17.19	0.00	0.00	0.00	7.58	36.02	60.52	82.14	489
Cash Dividends/Net Income (Sub S Adjusted)	15.26	-41.82	-33.95	-3.33	0.00	32.86	75.82	121.93	110
Retained Earnings/Avg Equity Cap	5.85	-3.11	0.40	2.82	5.64	8.52	12.12	15.64	517
PARENT COMPANY RATIOS:									
Short-Term Debt/Equity Capital	0.18	0.00	0.00	0.00	0.00	0.00	0.87	6.54	517
Long-Term Debt/Equity Capital	1.99	0.00	0.00	0.00	0.00	0.18	12.34	27.17	517
Equity Investment in Subs/Equity Cap	109.95	88.15	94.42	99.05	103.89	120.48	138.68	163.84	517
Cash FR Oper+Noncash+Op Exp+Op Exp+Di v	125.53	-70.33	-5.44	36.05	98.56	153.08	427.78	696.83	475

PERCENT OF AVERAGE ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Interest Income (TE)	3.90	2.97	3.21	3.55	3.88	4.25	4.63	4.93	517
Less: Interest Expense	0.60	0.22	0.29	0.43	0.58	0.76	0.96	1.07	517
Equals: Net Interest Income (TE)	3.29	2.40	2.56	2.93	3.28	3.62	4.01	4.25	517
Plus: Non-Interest Income	0.92	0.19	0.29	0.50	0.79	1.22	1.88	3.04	517
Equals: Adj Operating Income (TE)	4.28	3.05	3.27	3.68	4.20	4.74	5.63	6.60	517
Less: Overhead Expense	3.10	2.03	2.22	2.56	3.03	3.56	4.27	5.05	517
Less: Provision for Loan and Lease Losses	0.18	-0.04	0.00	0.03	0.13	0.30	0.55	0.70	517
Plus: Realized G/L on HTM Sec	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	517
Plus: Realized G/L on AFS Sec	0.03	-0.01	0.00	0.00	0.00	0.03	0.18	0.29	517
Plus: Other Tax Equiv Adjustments	0.00	-0.03	-0.00	0.00	0.00	0.00	0.01	0.04	517
Equals: Pretax Net Oper Inc (TE)	1.05	-0.03	0.19	0.60	1.04	1.49	1.91	2.31	517
Less: Applicable Income Taxes (TE)	0.27	0.00	0.00	0.07	0.27	0.44	0.59	0.74	517
Less: Minority Interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.02	517
Equals: Net Operating Income	0.75	-0.03	0.15	0.42	0.71	1.06	1.50	1.76	517
Plus: Net Extraordinary Items	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	517
Equals: Net Income	0.75	-0.03	0.15	0.42	0.71	1.06	1.50	1.76	517
Memo: Net Income (Last Four Qtrs)	0.73	-0.64	0.06	0.39	0.74	1.03	1.46	1.74	473
MARGIN ANALYSIS:									
Avg Earning Assets / Avg Assets	92.52	85.63	88.14	90.57	92.70	94.57	96.27	96.95	517
Avg Int-Bearing Funds / Avg Assets	75.91	59.84	65.20	71.17	76.29	80.80	85.37	87.84	470
Int Income (TE) / Avg Earning Assets	4.23	3.25	3.48	3.83	4.20	4.58	5.01	5.33	517
Int Expense / Avg Earning Assets	0.65	0.24	0.32	0.47	0.62	0.84	1.04	1.17	517
Net Int Inc (TE) / Avg Earn Assets	3.56	2.57	2.80	3.20	3.54	3.94	4.31	4.66	517
YIELD OR COST:									
Total Loans and Leases (TE)	5.25	4.38	4.57	4.86	5.21	5.60	6.03	6.41	517
Interest-Bearing Bank Balances	0.27	0.00	0.03	0.15	0.24	0.34	0.59	0.94	513
Fed Funds Sold & Reverse Repos	0.15	0.00	0.00	0.00	0.10	0.22	0.43	1.86	276
Trading Assets	0.58	0.00	0.00	0.00	0.00	0.03	3.28	3.66	20
Total Earning Assets	4.14	3.17	3.43	3.78	4.11	4.49	4.90	5.25	517
Investment Securities (TE)	2.38	1.04	1.36	1.81	2.25	2.89	3.73	4.27	515
U.S. Treasury & Agency Sec (excl MBS)	1.47	0.25	0.51	0.99	1.41	1.95	2.52	2.97	454
Mortgage-Backed Securities	1.96	0.51	0.93	1.37	1.83	2.42	3.42	4.59	488
All Other Securities	3.93	1.11	1.84	2.81	3.79	4.99	6.25	7.84	491
Interest-Bearing Deposits	0.62	0.26	0.31	0.45	0.61	0.78	0.98	1.09	517
Time Deposits of \$100K or More	1.09	0.53	0.63	0.85	1.05	1.34	1.67	1.87	517
Time Deposits < \$100K	1.12	0.52	0.65	0.85	1.08	1.37	1.68	1.94	517
Other Domestic Deposits	0.29	0.09	0.11	0.17	0.26	0.39	0.54	0.64	517
Foreign Deposits	0.23	0.23	0.23	0.23	0.23	0.23	0.23	0.23	1
Fed Funds Purchased and Repos	0.50	0.00	0.00	0.12	0.29	0.69	2.00	3.60	339
Other Borrowed Funds & Trading Liab	2.84	0.26	0.82	1.94	2.92	3.78	4.55	5.16	452
All Interest-Bearing Funds	0.78	0.33	0.43	0.59	0.76	0.98	1.19	1.31	470

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Avg Personnel Exp Per Employee (\$000)	17.74	12.41	13.48	14.98	17.14	20.21	23.68	27.28	517
Avg Assets per Employee (\$000)	4339.08	2661.38	2888.16	3455.67	4136.60	5068.32	6588.48	7300.63	517
ANALYSIS RATIOS									
Mutual Fund Fee Inc / Non-Int Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	512
Overhead Exp / NOI + Non-Int Income	74.08	51.69	57.21	64.68	73.96	83.17	93.24	100.22	517
PERCENT OF AVERAGE ASSETS:									
Total Overhead Expense	3.10	2.03	2.22	2.56	3.03	3.56	4.27	5.05	517
Personnel Expense	1.69	1.09	1.18	1.39	1.62	1.97	2.30	2.81	517
Net Occupancy Expense	0.38	0.19	0.23	0.28	0.37	0.47	0.57	0.66	517
Other Operating Expenses	1.01	0.57	0.63	0.77	0.95	1.19	1.52	1.91	517
Overhead Less Non-Interest Income	2.12	1.15	1.43	1.79	2.11	2.46	2.79	3.11	517
PERCENT OF ADJUSTED OPERATING INCOME (TE):									
Total Overhead Expense	72.69	50.91	56.32	63.34	72.24	82.00	92.34	99.15	517
Personnel Expense	39.76	27.26	29.78	34.83	39.49	44.76	50.27	53.53	517
Net Occupancy Expense	8.98	4.72	5.54	6.86	8.81	10.92	13.18	14.32	517
Other Operating Expenses	23.51	14.44	16.22	18.93	22.29	27.47	33.82	39.23	517
Total Non-Interest Income	20.81	5.09	7.89	13.14	19.71	27.50	36.72	47.66	517
Fiduciary Activities Income	0.77	0.00	0.00	0.00	0.00	1.14	4.42	7.77	517
Serv Charges on Deposit Accts - Domestic	4.98	0.71	1.22	2.73	4.55	6.99	10.08	12.11	517
Trading Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	517
Investment Banking Fees & Commissions	0.55	0.00	0.00	0.00	0.08	1.08	2.41	3.18	517
Venture Capital Revenue	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	517
Net Servicing Fees	0.44	-0.04	0.00	0.00	0.00	0.63	2.29	3.83	517
Net Securitization Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	517
Insurance Activities Revenue	0.27	0.00	0.00	0.00	0.00	0.18	1.40	4.88	517
Net Gain (Loss) - Sales Loans, OREO, Oth	3.12	-4.56	-1.91	0.00	1.44	5.22	13.69	20.86	517
Other Non-Interest Income	7.20	2.05	2.73	4.56	6.69	9.33	13.15	20.00	517
Overhead Less Non-Interest Income	51.16	20.01	32.25	40.75	50.28	60.47	73.24	83.90	517
TAX RATIOS:									
Appl Inc Taxes/Pretax NOI (TE)	18.41	0.00	0.00	2.59	21.08	30.67	36.06	38.46	489
Appl Inc Tax+TE/Pretax NOI+TE	27.46	0.00	1.24	13.96	32.24	36.78	39.70	42.61	489

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate Loans	50.11	27.20	33.77	40.45	50.12	59.17	67.10	72.04	517
Commercial and Industrial Loans	7.65	1.20	2.42	4.06	6.91	10.67	15.25	19.28	517
Loans to Individuals	1.71	0.07	0.17	0.49	1.25	2.38	4.76	7.97	517
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	517
Agricultural Loans	0.86	0.00	0.00	0.00	0.05	1.19	4.53	8.69	517
Other Loans and Leases	0.74	0.00	0.00	0.04	0.38	1.24	2.76	4.17	517
Net Loans and Leases	62.44	41.34	44.86	53.33	62.86	71.23	77.99	81.02	517
Debt Securities Over 1 Year	19.25	1.60	4.85	10.43	18.55	27.56	37.07	40.60	517
Mutual Funds and Equity Securities	0.08	0.00	0.00	0.00	0.00	0.08	0.48	1.07	517
Subtotal	82.50	67.72	71.72	78.09	83.39	87.24	89.77	91.45	517
Interest-Bearing Bank Balances	5.78	0.13	0.53	2.02	4.92	9.07	13.91	17.89	517
Federal Funds Sold & Reverse Repos	0.33	0.00	0.00	0.00	0.00	0.23	2.14	3.96	517
Debt Securities 1 Year or Less	2.06	0.00	0.05	0.36	1.36	3.25	6.74	9.22	517
Trading Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	517
Total Earning Assets	91.93	86.64	88.53	90.36	92.14	93.63	94.90	95.66	517
Non-Int Cash and Due From Dep Inst	1.52	0.36	0.59	1.01	1.42	1.93	2.79	3.59	517
Other Real Estate Owned	0.67	0.00	0.01	0.11	0.40	1.01	2.18	2.83	517
All Other Assets	6.45	2.95	3.59	4.89	6.36	7.92	9.70	11.11	517
MEMORANDA:									
Short-Term Investments	9.00	1.53	2.58	4.89	7.83	12.84	18.53	22.45	517
U.S. Treasury Securities	0.12	0.00	0.00	0.00	0.00	0.00	0.93	2.53	517
U.S. Agency Securities (excl MBS)	4.36	0.00	0.00	0.63	3.15	7.40	14.17	18.82	517
Municipal Securities	4.93	0.00	0.00	0.59	4.07	9.17	13.98	16.96	517
Mortgage-Backed Securities	8.95	0.00	0.19	2.86	8.26	13.74	21.09	26.17	517
Asset-Backed Securities	0.04	0.00	0.00	0.00	0.00	0.00	0.32	0.90	517
Other Debt Securities	0.39	0.00	0.00	0.00	0.00	0.53	2.10	4.12	517
RE Loans Secured by 1-4 Family	18.22	4.77	6.69	10.29	16.75	24.81	35.16	40.84	517
Revolving	2.45	0.00	0.11	0.76	2.24	3.72	5.69	7.39	517
Closed-End, Sec by First Liens	14.55	3.27	4.78	7.96	13.01	20.40	29.79	35.19	517
Closed-End, Sec by Junior Liens	0.76	0.02	0.10	0.30	0.60	1.16	1.93	2.43	517
Commercial Real Estate Loans	28.06	10.94	13.39	19.97	27.67	35.81	42.82	48.25	517
Construction and Land Dev	4.06	0.53	0.95	1.80	3.52	5.85	8.55	10.91	517
Multi family	2.23	0.14	0.34	0.92	1.71	3.14	5.71	7.49	517
Nonfarm Nonresidential	20.96	7.47	9.96	14.54	20.31	26.50	33.90	38.65	517
RE Loans Secured by Farml and	1.70	0.00	0.00	0.03	0.47	2.92	7.58	11.44	517
LOAN MIX, % OF GROSS LOANS & LEASES:									
Real Estate Loans	79.77	55.19	61.68	71.63	81.49	88.50	93.21	95.35	517
RE Loans Secured by 1-4 Family	29.06	8.61	10.93	17.54	27.58	39.73	52.39	59.20	517
Revolving	3.91	0.00	0.19	1.30	3.65	6.11	9.17	11.25	517
Closed-End	24.71	5.93	9.13	14.49	22.78	34.09	46.49	54.56	517
Commercial Real Estate Loans	44.88	18.48	24.76	33.99	44.40	55.45	65.30	69.73	517
Construction and Land Dev	6.46	0.88	1.59	3.02	5.89	9.40	13.59	16.32	517
Multi family	3.51	0.26	0.63	1.50	2.81	5.06	8.48	11.72	517
Nonfarm Nonresidential	33.65	12.47	17.39	25.02	32.85	41.94	52.63	57.35	517
RE Loans Secured by Farml and	2.80	0.00	0.00	0.06	0.75	5.16	12.68	18.34	517
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	517
Commercial and Industrial Loans	12.23	1.81	4.11	7.08	11.34	16.80	23.87	27.44	517
Loans to Individuals	2.90	0.12	0.26	0.79	1.96	4.42	8.66	13.33	517
Credit Card Loans	0.07	0.00	0.00	0.00	0.00	0.08	0.44	0.69	517
Agricultural Loans	1.43	0.00	0.00	0.00	0.09	1.99	7.91	14.01	517
Loans to Foreign Govts and Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	517
Other Loans and Leases	1.19	0.00	0.00	0.07	0.64	2.02	4.55	6.74	517

PERCENT OF TOTAL ASSETS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Short-Term Investments	9.00	1.53	2.58	4.89	7.83	12.84	18.53	22.45	517
Liquid Assets	23.60	8.53	11.11	16.09	22.46	30.38	39.85	45.54	517
Investment Securities	22.11	3.38	6.62	12.60	20.88	31.50	40.86	44.03	517
Net Loans and Leases	62.44	41.34	44.86	53.33	62.86	71.23	77.99	81.02	517
Net Lns, Ls & Stdbly Ltrs of Credit	62.88	42.00	45.19	53.60	63.29	71.62	78.46	81.10	517
Core Deposits	68.46	49.29	55.32	62.76	69.34	74.97	78.69	80.75	517
Noncore Funding	19.58	7.72	9.76	13.39	18.64	25.54	32.38	37.31	517
Time Deposits of \$100K or More	13.18	5.03	6.35	8.73	12.14	17.28	22.91	26.96	517
Foreign Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	517
Fed Funds Purchased and Repos	1.08	0.00	0.00	0.00	0.32	2.16	4.34	6.47	517
Net Fed Funds Purchased (Sold)	0.73	-3.66	-1.54	-0.00	0.00	1.91	3.99	6.35	517
Commercial Paper	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	517
Oth Borrowings W/Rem Mat 1 Yr or Less	0.80	0.00	0.00	0.00	0.15	1.37	3.46	6.28	517
Earning Assets Repr in 1 Year	29.16	12.81	15.34	20.56	28.63	36.97	45.19	51.70	517
Int-Bearing Liab Repr in 1 Year	22.99	6.25	9.58	13.30	18.46	27.98	54.36	60.14	517
Long-Term Debt Repr in 1 Year	0.27	0.00	0.00	0.00	0.00	0.03	1.68	4.04	517
Net Assets Repriceable in 1 Year	5.51	-33.84	-22.73	-3.89	7.21	16.50	25.49	30.63	517
OTHER LIQUIDITY AND FUNDING RATIOS:									
Net Noncore Funding Dependence	12.27	-12.38	-4.33	4.02	12.31	19.95	29.26	34.91	517
Net ST Noncore Funding Dependence	2.23	-17.29	-11.36	-3.87	2.55	8.11	14.77	19.90	517
Short-Term Inv/ST Noncore Funding	94.94	11.30	20.11	41.41	77.88	136.72	215.93	318.00	517
Liq Asts-ST Noncore Fndg/Nonliq Asts	17.60	-8.88	-3.25	4.63	15.06	27.97	46.48	63.07	517
Net Loans and Leases/Total Deposits	75.70	49.23	53.29	65.21	75.66	86.75	96.66	102.24	517
Net Loans and Leases/Core Deposits	92.74	55.27	63.46	76.86	90.05	107.04	129.01	141.61	517
Held-To-Mat Sec Appr(Depr)/T1 Cap	0.73	-0.30	-0.00	0.00	0.10	0.97	3.59	6.39	195
Avail-For-Sale Sec Appr(Depr)/T1 Cap	3.90	-0.83	0.03	1.00	3.32	6.41	9.86	12.15	468
Struct Notes Appr(Depr)/T1 Cap	-0.00	-0.32	-0.17	-0.02	0.00	0.03	0.09	0.15	209
PERCENT OF INVESTMENT SECURITIES:									
Held-To-Maturity Securities	5.14	0.00	0.00	0.00	0.00	3.17	34.63	65.29	515
Available-For-Sale Securities	94.85	33.84	64.04	96.65	100.00	100.00	100.00	100.00	515
U. S. Treasury Securities	0.56	0.00	0.00	0.00	0.00	0.00	3.71	10.31	515
U. S. Agency Securities (excl MBS)	21.06	0.00	0.00	3.55	17.10	35.17	63.15	79.10	515
Municipal Securities	21.52	0.00	0.00	4.10	21.54	38.72	52.85	63.94	515
Mortgage-Backed Securities	43.03	0.00	1.98	19.34	43.25	63.71	84.70	94.56	515
Asset-Backed Securities	0.20	0.00	0.00	0.00	0.00	0.00	1.52	4.48	515
Other Debt Securities	2.12	0.00	0.00	0.00	0.00	2.45	12.59	19.26	515
Mutual Funds and Equity Securities	0.49	0.00	0.00	0.00	0.00	0.40	3.15	8.01	515
Debt Securities 1 Year or Less	10.26	0.01	0.37	2.32	7.55	17.06	29.06	41.13	515
Debt Securities 1 To 5 Years	24.57	0.38	2.13	8.48	21.51	39.00	55.95	67.65	515
Debt Securities Over 5 Years	60.16	4.93	14.50	40.89	62.93	82.08	92.04	96.30	515
Pledged Securities	43.12	0.40	6.24	22.82	42.68	63.66	79.65	87.23	515
Structured Notes, Fair Value	1.83	0.00	0.00	0.00	0.00	2.72	9.50	20.03	515

ANALYSIS RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Provision for Ln&Ls Losses/Avg Assets	0.18	-0.04	0.00	0.03	0.13	0.30	0.55	0.70	517
Provision for Ln&Ls Losses/Avg Lns&Ls	0.28	-0.06	0.00	0.06	0.21	0.46	0.77	1.02	517
Provision for Ln&Ls Losses/Net Losses	98.10	-599.67	-166.66	0.00	70.17	163.82	454.54	1053.62	507
Ln&Ls Allowance/Total Loans & Leases	1.74	0.83	1.01	1.26	1.60	2.15	2.88	3.30	517
Ln&Ls Allowance/Net Ln&Ls Losses (X)	13.66	1.29	1.53	2.82	6.31	15.59	52.34	104.91	419
ALLL/Nonaccrual Assets	135.21	28.28	38.20	60.58	97.33	170.04	395.90	580.85	514
Ln&Ls Allow/90+ Days PD+Nonaccr Ln&Ls	128.24	26.60	36.09	59.01	94.77	160.45	356.84	519.50	515
Gross Ln&Ls Losses/Avg Loans & Leases	0.38	0.00	0.01	0.08	0.24	0.58	1.14	1.58	517
Recoveries/Avg Loans and Leases	0.08	0.00	0.00	0.01	0.04	0.12	0.28	0.42	517
Net Losses/Avg Loans and Leases	0.29	-0.14	-0.03	0.01	0.17	0.49	1.02	1.48	517
Write-downs, Trans Lns HFS/Avg Lns&Ls	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	517
Recoveries/Prior Year-End Losses	3.88	0.19	0.41	1.00	2.66	5.81	11.20	17.81	475
Earnings Coverage of Net Losses (X)	9.66	-76.86	-27.84	0.66	4.07	16.37	70.59	127.45	507
NET LOAN AND LEASE LOSSES BY TYPE									
Real Estate Loans	0.26	-0.12	-0.02	0.00	0.11	0.44	1.06	1.47	517
RE Loans Secured By 1-4 Family	0.24	-0.11	-0.04	0.00	0.11	0.42	0.96	1.39	517
Revolving	0.15	-0.13	-0.03	0.00	0.00	0.06	1.08	1.87	490
Closed-End	0.22	-0.13	-0.05	0.00	0.08	0.38	0.83	1.57	517
Commercial Real Estate Loans	0.25	-0.16	-0.04	0.00	0.00	0.42	1.29	1.97	516
Construction and Land Dev	0.47	-0.70	-0.16	0.00	0.00	0.36	2.72	7.25	512
Multi family	0.00	-0.03	0.00	0.00	0.00	0.00	0.00	0.69	507
Nonfarm Nonresidential	0.16	-0.08	-0.02	0.00	0.00	0.22	0.86	1.57	516
RE Loans Secured by Farmland	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.30	415
Commercial and Industrial Loans	0.26	-0.55	-0.24	-0.04	0.00	0.44	1.58	2.84	514
Loans to Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
Loans to Individuals	0.89	0.07	0.13	0.29	0.68	1.21	2.69	3.50	314
Credit Card Loans	1.84	-0.75	-0.25	0.00	0.86	3.20	7.08	9.98	162
Agricultural Loans	-0.00	-0.05	-0.00	0.00	0.00	0.00	0.00	0.00	318
Loans to Foreign Governments & Inst	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other Loans and Leases	0.27	-0.27	-0.00	0.00	0.00	0.00	1.54	5.95	457

PERCENT OF LOANS AND LEASES	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
30-89 Days PD Loans and Leases	0.80	0.06	0.11	0.32	0.68	1.20	1.89	2.60	517
90+ Days PD Loans and Leases	0.05	0.00	0.00	0.00	0.00	0.08	0.23	0.46	517
Nonaccrual Loans and Leases	2.02	0.24	0.36	0.82	1.56	2.88	5.04	6.96	517
90+ Days PD and Nonaccrual Loans and Leases	2.13	0.27	0.42	0.89	1.67	2.97	5.30	7.31	517
30-89 Days PD Restructured	0.01	0.00	0.00	0.00	0.00	0.00	0.11	0.23	517
90+ Days PD Restructured	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01	517
Nonaccrual Restructured	0.55	0.00	0.00	0.02	0.32	0.91	2.09	2.95	517
PERCENT OF LNS&LS + OTHER ASSETS									
30+ DAYS PAST DUE AND NONACCRUAL									
30-89 Days Past Due Assets	0.81	0.06	0.11	0.32	0.68	1.20	1.89	2.60	517
90+ Days Past Due Assets	0.05	0.00	0.00	0.00	0.00	0.08	0.23	0.46	517
Nonaccrual Assets	2.04	0.24	0.37	0.84	1.58	2.97	5.04	6.99	517
30+ Days PD & Nonaccrual Assets	3.04	0.56	0.76	1.48	2.60	4.28	6.90	8.51	517
PERCENT OF TOTAL ASSETS									
90+ Days PD and Nonaccrual Assets	1.34	0.16	0.25	0.55	1.08	1.93	3.30	4.70	517
90+ PD & Nonaccrual Assets + OREO	2.06	0.22	0.41	0.82	1.62	2.86	5.33	6.62	517
RESTRUCTURED & NONACCRUAL LNS&LS + REAL ESTATE ACQUIRED AS PERCENT OF:									
Total Assets	2.63	0.34	0.52	1.11	2.14	3.69	6.58	8.00	517
Allowance for Loan & Lease Losses	239.01	41.74	62.19	123.92	212.86	337.11	496.93	610.74	517
Equity Cap + ALLL	25.21	3.10	4.70	10.18	19.84	35.41	62.22	102.11	517
Tier 1 Cap + ALLL	24.36	3.43	5.08	10.00	19.99	33.03	58.73	89.24	470
Loans & Leases + RE Acquired	4.13	0.55	0.83	1.83	3.38	6.07	9.87	11.91	517

BHCPR PERCENTILE DISTRIBUTION REPORT
 PEER GROUP 4
 30+ DAYS PAST DUE AND NONACCRUAL
 LNS&LS AS A PERCENT OF LOAN TYPE

PAST DUE AND NONACCRUAL LOANS AND LEASES

	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Real Estate - 30-89 Days PD	0.81	0.03	0.08	0.29	0.66	1.23	1.95	2.61	517
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.06	0.22	0.43	517
- Nonaccrual	2.23	0.12	0.33	0.88	1.76	3.24	6.04	7.75	517
Coml & Indl - 30-89 Days PD	0.49	0.00	0.00	0.03	0.26	0.84	1.75	2.95	514
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.14	0.43	514
- Nonaccrual	1.23	0.00	0.00	0.11	0.60	2.11	4.47	7.73	514
Individuals - 30-89 Days PD	0.86	0.00	0.00	0.21	0.65	1.47	2.59	3.48	513
- 90+ Days Past Due	0.04	0.00	0.00	0.00	0.00	0.04	0.23	0.42	513
- Nonaccrual	0.29	0.00	0.00	0.00	0.10	0.46	1.40	2.51	513
Dep Inst Lns - 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23
Agri cul tural - 30-89 Days PD	0.13	0.00	0.00	0.00	0.00	0.02	0.85	1.50	318
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	318
- Nonaccrual	0.05	0.00	0.00	0.00	0.00	0.00	0.39	1.57	318
Foreign Govts- 30-89 Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2
Other Lns&Ls - 30-89 Days PD	0.19	0.00	0.00	0.00	0.00	0.11	1.06	3.11	457
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.05	457
- Nonaccrual	0.08	0.00	0.00	0.00	0.00	0.00	0.34	3.13	457
MEMORANDA:									
1-4 Family - 30-89 Days PD	1.06	0.00	0.10	0.34	0.81	1.60	2.69	3.75	517
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.07	0.30	0.58	517
- Nonaccrual	1.72	0.00	0.15	0.51	1.32	2.62	4.46	5.97	517
Revol vi ng - 30-89 Days PD	0.45	0.00	0.00	0.00	0.20	0.80	1.85	2.79	490
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.03	0.42	490
- Nonaccrual	0.59	0.00	0.00	0.00	0.18	1.04	2.50	3.62	490
Closed-End - 30-89 Days PD	1.14	0.00	0.06	0.33	0.87	1.73	2.78	3.91	517
- 90+ Days Past Due	0.05	0.00	0.00	0.00	0.00	0.06	0.32	0.62	517
- Nonaccrual	1.92	0.00	0.12	0.56	1.36	2.92	5.37	6.89	517
- Jr Li en 30-89 Days PD	0.06	0.00	0.00	0.00	0.02	0.11	0.26	0.44	517
- Jr Li en 90+ Days PD	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.03	517
- Jr Li en Nonaccrual	0.10	0.00	0.00	0.00	0.04	0.19	0.45	0.74	517
Commercial RE - 30-89 Days PD	0.61	0.00	0.00	0.07	0.45	1.05	2.03	2.75	516
- 90+ Days Past Due	0.02	0.00	0.00	0.00	0.00	0.00	0.16	0.42	516
- Nonaccrual	2.64	0.00	0.20	0.77	2.08	3.91	7.28	9.31	516
Const & Dev - 30-89 Days PD	0.55	0.00	0.00	0.00	0.06	0.87	2.79	4.91	512
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.38	512
- Nonaccrual	5.19	0.00	0.00	0.00	2.47	9.17	19.97	33.01	512
Mul ti fami ly - 30-89 Days PD	0.08	0.00	0.00	0.00	0.00	0.00	0.66	2.19	507
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	507
- Nonaccrual	0.86	0.00	0.00	0.00	0.00	0.74	5.57	11.77	507
Nonfarm Nres- 30-89 Days PD	0.60	0.00	0.00	0.02	0.37	1.04	2.14	2.67	516
- 90+ Days Past Due	0.01	0.00	0.00	0.00	0.00	0.00	0.13	0.34	516
- Nonaccrual	2.16	0.00	0.06	0.50	1.43	3.42	5.57	7.74	516
Farm land - 30-89 Days PD	0.22	0.00	0.00	0.00	0.00	0.22	1.41	2.13	415
- 90+ Days Past Due	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.11	415
- Nonaccrual	0.95	0.00	0.00	0.00	0.00	0.40	6.42	17.14	415
Credi t Card - 30-89 Days PD	0.95	0.00	0.00	0.00	0.72	1.57	3.31	4.44	162
- 90+ Days Past Due	0.24	0.00	0.00	0.00	0.00	0.42	1.32	1.63	162
- Nonaccrual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.31	162

CAPITAL RATIOS	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Tier 1 Leverage Ratio	9.77	5.79	7.20	8.45	9.71	11.08	12.80	13.79	470
Tier 1 RBC Ratio	14.61	8.82	10.18	12.11	14.02	16.89	20.67	24.10	470
Total Risk-Based Capital Ratio	16.10	10.83	11.80	13.65	15.40	18.14	22.26	25.47	470
Tangible Tier 1 Leverage Ratio	9.70	5.77	7.09	8.36	9.67	10.94	12.71	13.79	470
Tangible Common Eq Cap/Tan Assets	8.57	3.50	5.11	6.84	8.62	10.07	12.45	13.99	470
DERIVATIVES AND OFF-BALANCE-SHEET TRANSACTIONS									

PERCENT OF TOTAL ASSETS:									
Loan Commitments	11.21	3.11	4.45	7.26	10.89	15.07	18.38	21.68	517
Standby Letters of Credit	0.36	0.00	0.00	0.08	0.25	0.53	1.04	1.37	517
Commercial & Similar Letters of Credit	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.15	517
Securities Lent	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	517
Credit Derivatives (BHC as Guarantor)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	517
Credit Derivatives (BHC as Beneficiary)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	517
TYPE OF DERIVATIVE INSTRUMENT:									
Derivative Contracts	0.83	0.00	0.00	0.00	0.00	1.26	4.30	8.57	517
Interest Rate Contracts	0.83	0.00	0.00	0.00	0.00	1.26	4.30	8.54	517
Interest Rate Futures & Forward Contr	0.20	0.00	0.00	0.00	0.00	0.00	1.29	3.74	517
Written Options Contr (Int Rate)	0.18	0.00	0.00	0.00	0.00	0.00	1.18	3.02	517
Purchased Options Contr (Int Rate)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	517
Interest Rate Swaps	0.14	0.00	0.00	0.00	0.00	0.00	1.17	2.45	517
Foreign Exchange Contracts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	517
Futures & Forward Foreign Exch Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	517
Written Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	517
Purchased Options Contr (Foreign Exch)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	517
Foreign Exchange Rate Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	517
Equity, Commodity, & Other Deriv Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	517
Commodity & Other Fut & Forward Contr	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	517
Written Options Contr (Comm & Other)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	517
Purchased Options Contr (Comm & Oth)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	517
Commodity & Other Swaps	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	517
PERCENT OF AVERAGE LOANS AND LEASES:									
Loan Commitments	17.93	5.38	7.72	11.90	17.72	23.01	29.70	34.08	517

PAYOUT RATIOS - PARENT	PEER RATIO	5%	10%	25%	50%	75%	90%	95%	BHC COUNT
Div Paid/Inc Before Undist Inc	57.37	0.00	0.00	0.00	73.56	100.00	119.08	146.95	262
Dividends Paid/Net Income	17.27	0.00	0.00	0.00	7.64	36.20	60.97	82.49	487
Net Income - Dividends/Avg Equity	5.85	-3.30	0.37	2.85	5.65	8.53	12.17	15.64	517
PERCENT OF DIVIDENDS PAID:									
Dividends From Bank Subs	121.99	0.00	0.00	0.00	100.58	165.48	388.87	789.75	279
Dividends From Nonbank Subs	0.13	0.00	0.00	0.00	0.00	0.00	0.73	3.35	279
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	279
Dividends From All Subsidiaries	128.69	0.00	0.00	0.56	101.27	171.57	402.36	823.23	279
PAYOUT RATIOS - SUBSIDIARIES:									
PERCENT OF BANK NET INCOME:									
Dividends From Bank Subs	24.06	0.00	0.00	0.00	2.39	53.60	88.57	140.83	461
Interest Income From Bank Subs	0.02	0.00	0.00	0.00	0.00	0.00	0.15	0.72	461
Mgt & Service Fees From Bank Subs	0.10	0.00	0.00	0.00	0.00	0.00	0.00	6.34	461
Other Income From Bank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.41	461
Operating Income From Bank Subs	26.69	0.00	0.00	0.00	8.83	56.30	95.23	167.79	461
PERCENT OF NONBANK NET INCOME:									
Dividends From Nonbank Subs	56.96	0.00	0.00	0.00	100.00	100.00	100.00	109.19	152
Interest Income From Nonbank Subs	0.06	0.00	0.00	0.00	0.00	0.00	0.00	3.06	152
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	152
Operating Inc From Nonbank Subs	62.43	0.00	0.00	0.00	100.00	100.00	100.00	217.98	152
PERCENT OF SUB BHCs' NET INCOME:									
Dividends From Subsidiary BHCs	5.30	0.00	0.00	0.00	0.00	0.00	31.41	48.53	36
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	36
Operating Income From Sub BHCs	5.31	0.00	0.00	0.00	0.00	0.00	31.41	48.53	36
DEPENDENCE ON SUBSIDIARIES:									
PERCENT OF TOTAL OPERATING INCOME:									
Dividends From Bank Subsidiaries	55.16	0.00	0.00	0.00	90.23	99.88	100.00	100.00	401
Interest Income From Bank Subs	3.11	0.00	0.00	0.00	0.00	0.00	9.66	100.00	401
Mgt & Serv Fees From Bank Subs	0.32	0.00	0.00	0.00	0.00	0.00	0.00	19.88	401
Other Income From Bank Subs	0.04	0.00	0.00	0.00	0.00	0.00	0.00	3.79	401
Operating Income From Bank Subs	70.60	0.00	0.00	4.03	99.10	100.00	100.00	100.00	401
Dividends From Nonbank Subs	3.49	0.00	0.00	0.00	0.00	0.07	21.80	87.38	401
Interest Income From Nonbank Subs	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.53	401
Mgt & Serv Fees From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	401
Other Income From Nonbank Subs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	401
Operating Inc From Nonbank Subs	5.09	0.00	0.00	0.00	0.00	0.58	50.00	100.00	401
Dividends From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	401
Interest Inc From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	401
Mgt & Serv Fees From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	401
Other Income From Subsidiary BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	401
Operating Income From Sub BHCs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	401
Loans and Adv From Subs/ST Debt	725.90	0.00	0.00	0.00	254.56	813.34	2543.40	8315.75	66
Loans and Adv From Subs/Total Debt	163.17	0.00	0.00	0.00	85.44	245.49	572.94	1506.94	169

BHCPR Reporters for Quarter Ending 03/31/2013
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2012 and Other Notes
3109904	876,361	ACCESS NATIONAL CORPORATION	RESTON, VA	
3447567	951,052	ADAM BANK GROUP, INC.	COLLEGE STATION, TX	
1055623	592,448	ADBANC, INC.	OGALLALA, NE	
2467474	616,439	ADI RONDACK BANCORP, INC.	UTICA, NY	
3472176	884,658	AFNB HOLDINGS, INC.	HOUSTON, TX	
1208933	542,366	ALBANK CORPORATION	CHICAGO, IL	
3744239	798,922	ALLEGIANCE BANCSHARES, INC.	HOUSTON, TX	New Y-9C/BHCPR reporter
2127068	584,556	ALLIANCE BANCSHARES, INC.	SULPHUR SPRINGS, TX	
1127146	580,501	ALLIANCE FINANCIAL SERVICES	SAINT PAUL, MN	
1136595	590,721	ALTRUST FINANCIAL SERVICES, IN	CULLMAN, AL	
1020676	785,282	AMALGAMATED INVESTMENTS COMPAN	CHICAGO, IL	
1201457	906,071	AMBANK COMPANY, INC.	SIOUX CENTER, IA	
2772990	606,666	AMERI-NATIONAL CORPORATION	LEAWOOD, KS	
1136269	619,842	AMERICAN BANCORP OF OKLAHOMA,	EDMOND, OK	
3008753	524,388	AMERICAN BANK INCORPORATED	ALLENTOWN, PA	New Y-9C/BHCPR reporter
1095414	688,292	AMERICAN CENTRAL BANCORPORATIO	SPRINGFIELD, IL	
2312837	587,261	AMERICAN RIVER BANCSHARES	RANCHO CORDOVA, CA	
1066441	665,518	AMERICAN STATE BANCSHARES, INC	GREAT BEND, KS	
1107193	679,046	AMERICO BANCSHARES, INC.	WOLFFORTH, TX	
1117316	999,718	AMERISERV FINANCIAL, INC	JOHNSTOWN, PA	Moved from Peer 3
2710796	746,260	ANDROSCOGGIN BANCORP, MHC	LEWISTON, ME	
2454380	852,185	ARBOR BANCORP, INC.	ANN ARBOR, MI	
3688061	600,353	ARMED FORCES BENEFIT ASSOCIATI	ALEXANDRIA, VA	
3196584	540,550	ARTHUR FINANCIAL CORPORATION	UNION, SC	
4281441	757,628	ASB BANCORP, INC.	ASHEVILLE, NC	
3840029	748,833	ATLANTIC COAST FINANCIAL CORPO	JACKSONVILLE, FL	
1129533	772,260	AUBURN NATIONAL BANCORPORATION	AUBURN, AL	
3541483	759,552	AVENUE FINANCIAL HOLDINGS, INC	NASHVILLE, TN	
1081613	674,553	B.P.C. CORPORATION	COOKEVILLE, TN	
1141870	553,719	BAKER BOYER BANCORP	WALLA WALLA, WA	New Y-9C/BHCPR reporter
3554250	561,452	BANCORP OF NEW JERSEY, INC.	FORT LEE, NJ	New Y-9C/BHCPR reporter
1895397	603,682	BANCSHARES OF JACKSON HOLE, IN	JACKSON, WY	
1135002	940,908	BANCTENN CORP.	KINGSPORT, TN	
1030040	978,515	BANK OF COMMERCE HOLDINGS	REDDING, CA	
1076105	575,748	BANK OF SOUTHSIDE VIRGINIA COR	CARSON, VA	
1247455	734,514	BANKFIRST CAPITAL CORPORATION	MACON, MS	
3320978	736,641	BANKFIVE, MHC	FALL RIVER, MA	
1201363	784,648	BANKMANAGERS CORP.	MILWAUKEE, WI	
3104570	671,467	BANKSHARES, INC., THE	WINTER PARK, FL	
1209248	702,119	BARABOO BANCORPORATION, INC. ,	BARABOO, WI	
1202708	956,428	BAYLAKE CORP.	STURGEON BAY, WI	Moved from Peer 3
3832949	642,403	BCSB BANCORP, INC.	BALTIMORE, MD	
3274996	587,536	BEACH COMMUNITY BANCSHARES, IN	FORT WALTON BEACH, FL	
4297853	547,579	BEAR STATE FINANCIAL HOLDINGS,	LITTLE ROCK, AR	
2728157	799,689	BERKSHIRE BANCORP INC.	NEW YORK, NY	
1491913	586,719	BLACKHAWK BANCORP, INC.	BELOIT, WI	
1471849	645,527	BLUE VALLEY BAN CORP.	OVERLAND PARK, KS	
1248162	799,400	BNCCORP, INC.	BISMARCK, ND	
3807974	887,241	BOH HOLDINGS, INC.	HOUSTON, TX	
2935142	795,078	BOU BANCORP, INC.	OGDEN, UT	
1471960	575,766	BROTHERHOOD BANCSHARES, INC.	KANSAS CITY, KS	

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Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2012 and Other Notes
3929791	839,731	BSB BANCORP INC.	BELMONT, MA	
3189728	510,214	BUSINESS BANCSHARES, INC.	SAINT LOUIS, MO	
3488850	683,186	BUSINESS FIRST BANCSHARES, INC	BATON ROUGE, LA	
2183493	989,989	C&F FINANCIAL CORPORATION	WEST POINT, VA	
2324997	521,724	CACHE VALLEY BANKING COMPANY	LOGAN, UT	
1251256	764,160	CAMCO FINANCIAL CORPORATION	CAMBRIDGE, OH	
1127294	743,922	CAPITOL BANCORPORATION, INC.	BRITTON, SD	
1245460	727,338	CARLINVILLE NATIONAL BANK SHAR	CARLINVILLE, IL	
2943473	675,078	CAROLINA BANK HOLDINGS, INC.	GREENSBORO, NC	
2507790	857,505	CAROLINA FINANCIAL CORPORATION	CHARLESTON, SC	
1203451	687,484	CARROLL COUNTY BANCSHARES, INC	CARROLL, IA	
2531245	638,927	CARVER BANCORP, INC.	NEW YORK, NY	
3333718	534,056	CB FINANCIAL SERVICES, INC.	CARMICHAELS, PA	New Y-9C/BHCPR reporter
2254508	819,014	CB&T HOLDING CORPORATION	NEW ORLEANS, LA	
3819267	969,536	CBM FLORIDA HOLDING COMPANY	SAINT PETERSBURG, FL	
1118283	616,529	CCFNB BANCORP, INC.	BLOOMSBURG, PA	
3836880	694,949	CENLAR CAPITAL CORPORATION	EWING, NJ	
1106132	654,025	CENTRABANC CORPORATION	WACO, TX	
1025662	734,573	CENTRAL BANCORPORATION	PROVO, UT	
1203899	710,464	CENTRAL BANCSHARES, INC.	MUSCATINE, IA	
1064429	883,140	CENTRAL OF KANSAS, INC.	JUNCTION CITY, KS	
1051465	594,859	CENTRAL SERVICE CORPORATION	ENID, OK	
2935405	886,359	CENTRAL VALLEY COMMUNITY BANCO	FRESNO, CA	
1209042	817,584	CENTRE 1 BANCORP, INC.	BELOIT, WI	
1206591	914,460	CENTRUE FINANCIAL CORPORATION	CLAYTON, MO	
3632756	573,750	CENTURY FINANCIAL SERVICES COR	SANTA FE, NM	
3831269	571,446	CHARLEROI FINANCIAL MHC	CHARLEROI, PA	
3485989	715,650	CHARTER BANCSHARES, INC.	EAU CLAIRE, WI	
1075881	643,533	CHESAPEAKE FINANCIAL SHARES	KILMARNOCK, VA	
4368735	620,375	CHEVLOT FINANCIAL CORPORATION	CHEVLOT, OH	
3434633	586,272	CHICOPEE BANCORP, INC.	CHICOPEE, MA	
1125030	648,056	CHOICE FINANCIAL HOLDINGS, INC	GRAFTON, ND	
2244545	619,521	CITCO COMMUNITY BANCSHARES, IN	ELIZABETHTON, TN	
1140239	639,444	CITIZENS BANCORP INVESTMENT	LAFAYETTE, TN	
1050909	808,771	CITIZENS BANCSHARES CO.	CHILLICOTHE, MO	
1131077	546,260	CITIZENS BANCSHARES OF BATESVI	BATESVILLE, AR	
3248821	650,516	CITIZENS BANCSHARES, INC.	BLUFFTON, OH	
1207132	690,100	CITIZENS BANK HOLDING, INC.	MUKWONAGO, WI	
1021682	725,083	CITIZENS BANKSHARES, INC.	FARMINGTON, NM	
3823929	542,526	CITIZENS COMMUNITY BANCORP, IN	EAU CLAIRE, WI	
1118368	882,950	CITIZENS FINANCIAL SERVICES	MANSFIELD, PA	
1083475	894,637	CITIZENS HOLDING COMPANY	PHILADELPHIA, MS	
1249589	534,918	CITIZENS NATIONAL BANCORP, INC	ATHENS, TN	
2344856	703,985	CITIZENS NATIONAL BANCSHARES	BOSSIER CITY, LA	
1071623	560,561	CITIZENS NATIONAL CORPORATION	PAINTSVILLE, KY	
1097566	664,395	CITIZENS UNION BANCORP OF SHEL	SHELBYVILLE, KY	
1086270	854,784	CNB BANCSHARES, INC.	SEVIERVILLE, TN	
1134108	943,216	CNB CORPORATION	CONWAY, SC	
3444801	694,617	COASTAL AFFILIATES, MHC	HYANNIS, MA	
2809560	599,356	COCONUT GROVE BANCSHARES, INC.	MIAMI, FL	
2146359	781,959	COLOEAST BANKSHARES, INC.	LAMAR, CO	

BHCPR Reporters for Quarter Ending 03/31/2013
Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2012 and Other Notes
4201748	633,217	COLONIAL FINANCIAL SERVICES	VINELAND, NJ	
1103391	704,180	COMMERCE BANCSHARES, INC.	PLAINVIEW, TX	
1057588	999,615	COMMERCE BANK AND TRUST HOLDIN	TOPEKA, KS	Moved from Peer 3
1838974	766,275	COMMERCE NATIONAL FINANCIAL SE	LUBBOCK, TX	
1099382	675,640	COMMERCIAL HOLDING COMPANY	PARIS, TN	
1118948	905,045	COMMONWEALTH BANCSHARES, INC.	LOUISVILLE, KY	
1125843	531,502	COMMUNITY BANC-CORP OF SHEBOYG	SHEBOYGAN, WI	
1115040	560,380	COMMUNITY BANCORP	DERBY, VT	
1247398	815,352	COMMUNITY BANCORP, INC.	CHANUTE, KS	
1070765	764,391	COMMUNITY BANCSHARES, INC.	MCARTHUR, OH	
2356073	809,667	COMMUNITY BANK SHARES OF INDIA	NEW ALBANY, IN	
1134014	550,577	COMMUNITY BANKERS, INC.	FORT WORTH, TX	
1097986	604,818	COMMUNITY FINANCIAL SERVICES,	BENTON, KY	
2754585	503,271	COMMUNITY FIRST BANCSHARES, IN	HARRISON, AR	
3108194	501,776	COMMUNITY FIRST, INC.	COLUMBIA, TN	
3395668	735,618	COMMUNITY PARTNERS BANCORP	TINTON FALLS, NJ	
2626299	533,123	COMMUNITY WEST BANCSHARES	GOLETA, CA	
2557414	527,107	CONCORDIA CAPITAL CORPORATION	VIDALIA, LA	New Y-9C/BHCPR reporter
3449431	594,889	CONESTOGA BANCORP, INC	CHESTER SPRINGS, PA	
2937100	671,649	CONNECTICUT MUTUAL HOLDING COM	WINSTED, CT	
3854642	606,464	CONTINENTAL BANK HOLDINGS, INC	PLYMOUTH MEETING, PA	
1130931	546,467	CORTLAND BANCORP	CORTLAND, OH	
2524788	744,191	COUNTY BANCORP, INC.	MANITOWOC, WI	
1071726	631,388	CROGHAN BANCSHARES, INC.	FREMONT, OH	
1967865	568,852	CSB BANCORP, INC.	MILLERSBURG, OH	New Y-9C/BHCPR reporter
1102581	652,443	CU BANK SHARES, INC.	DALLAS, TX	
2242523	969,525	D. L. EVANS BANCORP	BURLEY, ID	
2265782	657,484	DAKOTA COMMUNITY BANSHARES, IN	HEBRON, ND	New Y-9C/BHCPR reporter
2497462	504,663	DCB FINANCIAL CORP	LEWIS CENTER, OH	
2294812	807,239	DIAMOND BANCORP, INC	WASHINGTON, MO	
1104660	866,963	DIBOLL STATE BANCSHARES, INC.	DIBOLL, TX	
2065432	601,521	DIMECO, INC	HONESTDALE, PA	
1117455	642,663	DNB FINANCIAL CORPORATION	DOWNINGTOWN, PA	
1127913	539,106	DUKE FINANCIAL GROUP, INC.	MINNEAPOLIS, MN	
4126609	513,630	EAGLE BANCORP MONTANA, INC.	HELENA, MT	New Y-9C/BHCPR reporter
1951770	580,846	EAGLE FINANCIAL SERVICES, INC.	BERRYVILLE, VA	
1135909	544,443	EAST TEXAS BANCSHARES, INC.	LIVINGSTON, TX	
1122851	585,874	EASTWOOD FINANCIAL CORPORATION	ROCHESTER, MN	
2686659	865,991	ECB BANCORP, INC.	ENGELHARD, NC	
3806511	636,418	EMBASSY BANCORP, INC	BETHLEHEM, PA	
1480944	513,966	EMCLAIRE FINANCIAL CORP	EMLENTON, PA	
3695957	798,938	ENB FINANCIAL CORP	EPHRATA, PA	
3728930	974,974	ESB BANCORP MHC	EASTHAMPTON, MA	
1133165	589,712	EVANGELINE BANCSHARES, INC.	VILLE PLATTE, LA	
1401190	823,235	EVANS BANCORP, INC.	ANGOLA, NY	
1076495	566,494	F & M BANK CORP.	TIMBERVILLE, VA	
1076619	521,999	F & M FINANCIAL CORPORATION	GRANITE QUARRY, NC	
1201532	520,007	F. N. B. C. OF LA GRANGE, INC.	LA GRANGE, IL	
1138450	809,072	F&M FINANCIAL CORPORATION	CLARKSVILLE, TN	
2270254	822,098	FALCON BANCSHARES INCORPORATED	LAREDO, TX	
1134630	949,160	FARMERS & MERCHANTS BANCORP	ARCHBOLD, OH	

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Peer Group 4 by BHC Name

ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2012 and Other Notes
1134881	520,485	FARMERS & MERCHANTS BANCSHARES	HOUSTON, TX	
1099672	667,816	FARMERS AND MERCHANTS BANKSHAR	STUTTGART, AR	
1055155	657,381	FARMERS ENTERPRISES, INC.	GREAT BEND, KS	
1123885	590,766	FARMERS STATE CORPORATION	MANKATO, MN	
1076600	596,767	FAQUIER BANCSHARES, INC.	WARRENTON, VA	
3818822	607,934	FB BANCORP	SAN ANTONIO, TX	
2348274	701,138	FCT BANCSHARES, INC.	WACO, TX	
4183693	710,140	FEDERAL ONE HOLDINGS, LLC	MILTON, MA	New Y-9C/BHCPR reporter
1891979	602,490	FEO INVESTMENTS, INC.	NORFOLK, NE	New Y-9C/BHCPR reporter
1203778	716,145	FIDELITY COMPANY	DUBUQUE, IA	
2858773	607,051	FIDELITY D&D BANCORP, INC.	DUNMORE, PA	
3454220	548,863	FIDELITY MUTUAL HOLDING COMPAN	FITCHBURG, MA	
2227182	624,555	FINANCIAL CORPORATION OF LOUIS	CROWLEY, LA	
1138188	529,531	FIRST AMERICAN BANCORP	ATHENS, GA	
3266302	541,251	FIRST AMERICAN INTERNATIONAL	BROOKLYN, NY	
1096550	668,700	FIRST ARKANSAS BANCSHARES, INC	JACKSONVILLE, AR	
1108967	952,189	FIRST ARTESIA BANCSHARES, INC.	ARTESIA, NM	
1105751	575,948	FIRST BAIRD BANCSHARES, INC.	BEDFORD, TX	
1838590	574,589	FIRST BANCORP. OF DURANGO, INC	INVERNESS, IL	
3121344	692,832	FIRST BANCSHARES OF TEXAS, INC	MIDLAND, TX	
2385493	788,874	FIRST BANCSHARES, INC., THE	HATTIESBURG, MS	
2410854	582,293	FIRST BANK LUBBOCK BANCSHARES,	LUBBOCK, TX	
1404632	797,987	FIRST BANKERS TRUSTSHARES, INC	QUINCY, IL	
1123876	577,648	FIRST BEMIDJI HOLDING COMPANY	BEMIDJI, MN	
1133008	501,231	FIRST BERNE FINANCIAL CORPORAT	BERNE, IN	New Y-9C/BHCPR reporter
1119404	746,547	FIRST BRECKINRIDGE BANCSHARES,	IRVINGTON, KY	
3454172	526,299	FIRST CAPITAL BANCORP, INC.	GLEN ALLEN, VA	
1928633	563,237	FIRST CECILIAN BANCORP, INC.	CECILIA, KY	New Y-9C/BHCPR reporter
1105470	605,764	FIRST CITIZENS BANCSHARES, INC	WAXAHACHIE, TX	
3438284	601,700	FIRST CLOVER LEAF FINANCIAL CO	EDWARDSVILLE, IL	
3821916	836,981	FIRST COMMAND FINANCIAL SERVIC	FORT WORTH, TX	
2641694	800,169	FIRST COMMUNITY BANCSHARES, IN	BATESVILLE, AR	
2337401	626,130	FIRST COMMUNITY CORPORATION	LEXINGTON, SC	
3447585	867,520	FIRST COMMUNITY FINANCIAL PART	JOLIET, IL	
3602245	649,508	FIRST COMMUNITY HOLDINGS	SANTA ROSA, CA	
1404687	959,733	FIRST DAKOTA FINANCIAL CORPORA	YANKTON, SD	
2339656	855,061	FIRST EVANSTON BANCORP, INC.	EVANSTON, IL	
1086122	535,155	FIRST FARMERS BANCSHARES, INC.	PORTLAND, TN	
3839201	960,350	FIRST FEDERAL BANCORP, INC.	LAKE CITY, FL	
2568102	839,941	FIRST FINANCIAL BANC CORPORATI	EL DORADO, AR	
3843628	886,720	FIRST FINANCIAL NORTHWEST, INC	RENTON, WA	
3150997	939,941	FIRST FINANCIAL SERVICE CORPOR	ELI ZABETHTOWN, KY	Moved from Peer 3
3842658	869,954	FIRST FOUNDATION INC.	IRVINE, CA	
1095889	537,037	FIRST ILLINOIS BANCORP, INC.	EAST SAINT LOUIS, IL	
4305477	595,738	FIRST ILLINOIS CORPORATION	DECATUR, IL	
3393178	650,841	FIRST INTERNET BANCORP	INDIANAPOLIS, IN	
1139354	624,556	FIRST KANSAS BANCSHARES, INC.	HUTCHINSON, KS	
1118265	814,687	FIRST KEYSTONE CORPORATION	BERWICK, PA	
1208009	971,619	FIRST MANITOWOC BANCORP, INC.	MANITOWOC, WI	Moved from Peer 3
2624398	631,427	FIRST MUTUAL OF RICHMOND, INC.	RICHMOND, IN	Moved from Peer 9
1206313	623,650	FIRST NATIONAL BANCSHARES, INC	EAST LANSING, MI	Moved from Peer 9

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2012 and Other Notes
2560263	929,527	FIRST NATIONAL COMMUNITY BANCO	DUNMORE, PA	
1076123	537,529	FIRST NATIONAL CORPORATION	STRASBURG, VA	
1426755	954,386	FIRST NATIONAL SECURITY COMPAN	HOT SPRINGS, AR	
1051081	562,000	FIRST NEBRASKA BANCOS, INC.	SIDNEY, NE	
2880626	852,560	FIRST NORTHERN COMMUNITY BANCO	DIXON, CA	
3834701	572,569	FIRST PALMETTO FINANCIAL CORPO	CAMDEN, SC	
1119383	729,363	FIRST PARAGOULD BANKSHARES, IN	PARAGOULD, AR	
1082393	697,093	FIRST PULASKI NATIONAL CORPORA	PULASKI, TN	
3908929	656,236	FIRST SAVINGS FINANCIAL GROUP,	CLARKSVILLE, IN	
2521509	690,958	FIRST SOUTH BANCORP, INC.	WASHINGTON, NC	
1247987	757,665	FIRST SOUTHERN BANCORP, INC.	STANFORD, KY	
3897519	862,149	FIRST STATE BANK OF THE FLORID	KEY WEST, FL	
1083587	513,618	FIRST STATE CORPORATION	WAYNESBORO, MS	New Y-9C/BHCPR reporter
1204177	570,934	FIRST STATE FINANCIAL CORPORAT	SAINT CLAIR SHORES, MI	
1100813	885,343	FIRST TEXAS BANCORP, INC.	GEORGETOWN, TX	
4121912	599,096	FIRST TRADE UNION BANCORP, INC	BOSTON, MA	
2127657	717,819	FIRST TRUST CORPORATION	NEW ORLEANS, LA	
1081716	892,986	FIRST VOLUNTEER CORPORATION	CHATTANOOGA, TN	
3189906	666,250	FIRST WESTERN FINANCIAL, INC.	DENVER, CO	
1109834	873,670	FIRST-WEST TEXAS BANCSHARES	MIDLAND, TX	
1108707	905,576	FIRSTPERRYTON BANCORP, INC.	PERRYTON, TX	
3162927	576,612	FIVE STAR BANCORP	SACRAMENTO, CA	New Y-9C/BHCPR reporter
3557626	570,953	FLORIDA BANK GROUP, INC.	TAMPA, FL	
2805432	534,118	FLORIDA BUSINESS BANCGROUP, IN	TAMPA, FL	
3223828	608,997	FLORIDA CAPITAL GROUP, INC.	JACKSONVILLE, FL	
2902005	585,679	FLORIDA COMMUNITY BANKSHARES,	OCALA, FL	
3467275	564,414	FLORIDA SHORES BANCORP, INC.	POMPANO BEACH, FL	New Y-9C/BHCPR reporter
1086814	589,926	FMB BANCSHARES, INC.	LAKELAND, GA	
3047743	894,151	FNB BANCORP	SOUTH SAN FRANCISCO, CA	
1117491	810,826	FNB BANCORP, INC.	NEWTOWN, PA	
3446346	973,721	FORCHT BANCORP, INC.	CORBIN, KY	
1137453	888,929	FORESIGHT FINANCIAL GROUP, INC	ROCKFORD, IL	
2557405	803,113	FOUR OAKS FINCORP, INC.	FOUR OAKS, NC	
3637582	609,238	FRANKLIN FINANCIAL NETWORK, IN	FRANKLIN, TN	New Y-9C/BHCPR reporter
3200463	947,204	FSB MUTUAL HOLDINGS, INC.	PERKASIE, PA	
3367094	660,059	GATEWAY FINANCIAL HOLDINGS OF	DAYTONA BEACH, FL	
3165311	729,881	GEORGIA COMMERCE BANCSHARES	ATLANTA, GA	
1064915	545,284	GN BANKSHARES, INC.	GIRARD, KS	
1203714	704,823	GOODENOW BANCORPORATION	OKOBOJI, IA	
3444717	910,459	GORHAM BANCORP, MHC	GORHAM, ME	
1206733	614,315	GREAT LAKES FINANCIAL RESOURCE	MATTESON, IL	
2728595	650,983	GREENE COUNTY BANCORP, MHC	CATSKILL, NY	
3309889	646,976	GSB, MHC	GREENFIELD, MA	
1096952	611,469	GUARANTY CAPITAL CORPORATION	BELZONI, MS	
2618940	650,465	GUARANTY FEDERAL BANCSHARES	SPRINGFIELD, MO	
3827927	821,825	GUARDIAN BANCORP, INC	CINCINNATI, OH	New Y-9C/BHCPR reporter
3001156	547,128	GULFSTREAM BANCSHARES, INC.	STUART, FL	
3228702	667,040	HAMPDEN BANCORP, INC.	SPRINGFIELD, MA	
2861492	810,206	HARLEYSVILLE SAVINGS FINANCIAL	HARLEYSVILLE, PA	
3948439	694,092	HAVEN BANCORP, MHC	HOBOKEN, NJ	
1142439	621,234	HAWAII NATIONAL BANCSHARES, IN	HONOLULU, HI	

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1399073	572,759	HEARTLAND BANCCORP	GAHANNA, OH	
3162486	526,783	HERITAGE BANCORP	RENO, NV	New Y-9C/BHCPR reporter
1055089	599,435	HERITAGE GROUP, INC.	AURORA, NE	
1109496	518,634	HERRING BANCORP, INC.	AMARILLO, TX	
1472220	807,499	HIGH POINT BANK CORPORATION	HIGH POINT, NC	
2391270	598,589	HIGHLANDS BANKSHARES, INC.	ABINGDON, VA	
2500719	626,766	HMN FINANCIAL, INC.	ROCHESTER, MN	
3851191	977,025	HOME BANCORP, INC.	LAFAYETTE, LA	
3234105	699,380	HOME STATE BANCORP	LOVELAND, CO	
1209181	599,123	HOME STATE BANCORP, INC.	CRYSTAL LAKE, IL	
3577419	528,574	HOME BANCORP, INC.	TAMPA, FL	New Y-9C/BHCPR reporter
1144107	571,057	HONAT BANCORP, INC.	HONESDALE, PA	
3832556	981,127	HOPFED BANCORP, INC.	HOPKINSVILLE, KY	
1125740	698,165	HOPKINS FINANCIAL CORPORATION	MITCHELL, SD	
2876544	506,771	HSB BANCORP, INC.	HEBRON, MD	New Y-9C/BHCPR reporter
3462485	542,634	IBT HOLDINGS CORP.	PASADENA, CA	New Y-9C/BHCPR reporter
4299316	549,316	IF BANCORP, INC.	WATSEKA, IL	New Y-9C/BHCPR reporter
1208054	641,443	ILLINOIS NATIONAL BANCORP, INC	SPRINGFIELD, IL	
2734064	935,126	INDEPENDENT ALLIANCE BANKS, IN	FORT WAYNE, IN	
3121193	806,905	INDEPENDENT HOLDINGS, INC	MEMPHIS, TN	
3734753	655,370	INTEGRITY BANCSHARES, INC.	CAMP HILL, PA	
1122075	622,197	INTER-MOUNTAIN BANCORP., INC.	BOZEMAN, MT	
2634490	934,955	INTERMOUNTAIN COMMUNITY BANCOR	SANDPOINT, ID	
2737766	521,624	JACKSONVILLE BANCORP, INC.	JACKSONVILLE, FL	
1833997	724,924	JEFF DAVIS BANCSHARES, INC.	JENNINGS, LA	
3821756	506,015	JEFFERSON BANCSHARES, INC.	MORRISTOWN, TN	
2040288	898,262	JEFFERSON COUNTY BANCSHARES	FESTUS, MO	
3071122	564,235	JJR HOLDING COMPANY, INC.	BRICK, NJ	
4208961	749,519	JRMB II, INC	LAWTON, OK	
1140127	583,531	KATAHDIN BANKSHARES CORPORATIO	PATTEN, ME	
1070831	706,932	KENTUCKY BANCSHARES, INC.	PARIS, KY	
1495854	560,176	KEWEENAW FINANCIAL CORPORATION	HANCOCK, MI	New Y-9C/BHCPR reporter
1141889	591,379	KISH BANCORP, INC.	BELLEVILLE, PA	
3030307	650,636	LANDMARK BANCORP, INC.	MANHATTAN, KS	
2759900	946,405	LCNB CORP.	LEBANON, OH	
1131406	571,742	LEACKCO BANK HOLDING COMPANY,	WOLSEY, SD	
3439236	586,534	LEADER BANCORP, INC	ARLINGTON, MA	New Y-9C/BHCPR reporter
1031588	544,071	LEARNER FINANCIAL CORPORATION	WALNUT CREEK, CA	New Y-9C/BHCPR reporter
1416578	582,299	LEGEND BANCORP, INC.	BOWIE, TX	
1145001	546,119	LIBERTY CAPITAL, INC.	WILMINGTON, OH	
1130548	582,091	LIBERTY FINANCIAL SERVICES, IN	NEW ORLEANS, LA	
1086748	697,297	LIBERTY SHARES, INC.	HINESVILLE, GA	
3523359	658,119	LINCO BANCSHARES, INC.	COLUMBIA, MO	
1210169	653,689	LINCOLN BANCORP	REINBECK, IA	
1097173	669,249	LINCOLN COUNTY BANCORP, INC.	TROY, MO	
3832873	862,442	LOVE SAVINGS HOLDING COMPANY	SAIN T LOUIS, MO	
4268349	906,604	LOWELL FIVE BANCORP MHC	LOWELL, MA	
1246476	695,657	LYONS BANCORP, INC.	LYONS, NY	
2052777	763,304	MABREY BANCORPORATION, INC.	OKMULGEE, OK	
2728577	967,350	MACHI AS BANCORP, MHC	MACHI AS, ME	
1123933	541,896	MACKINAC FINANCIAL CORPORATION	MANISTIQUE, MI	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2012 and Other Notes
2427665	778, 930	MACON BANCORP	FRANKLIN, NC	
1135413	777, 709	MAGNOLIA BANKING CORPORATION	MAGNOLIA, AR	
3382855	520, 310	MAGYAR BANCORP, MHC	NEW BRUNSWICK, NJ	
3842528	842, 920	MALAGA FINANCIAL CORPORATION	PALOS VERDES ESTATES, CA	
3805279	684, 177	MALVERN BANCORP, INC	PAOLI, PA	
1139363	950, 401	MANHATTAN BANKING CORPORATION	MANHATTAN, KS	
1823608	602, 421	MARINE BANCORP, INC.	SPRINGFIELD, IL	
1250437	882, 389	MARKET STREET BANCSHARES, INC.	MOUNT VERNON, IL	
2655534	626, 726	MBT BANCSHARES, INC.	KANSAS CITY, MO	New Y-9C/BHCPR reporter
3696093	624, 074	MERCHANTS & MARINE BANCORP, IN	PASCAGOULA, MS	
2485487	572, 831	MERCHANTS BANCORP, INC.	HILLSBORO, OH	
2217503	661, 189	MESABA BANCSHARES, INC.	GRAND RAPIDS, MN	
3637984	766, 157	METROPOLITAN BANCGROUP, INC.	RIDGELAND, MS	
2820211	591, 762	METROPOLITAN BANK HOLDING CORP	NEW YORK, NY	
1208513	685, 974	MID ILLINOIS BANCORP, INC.	PEORIA, IL	
1944204	726, 430	MID PENN BANCORP, INC.	MILLERSBURG, PA	
1133455	522, 807	MID-MISSOURI BANCSHARES, INC.	SPRINGFIELD, MO	
1398740	670, 200	MIDDLEFIELD BANC CORP	MIDDLEFIELD, OH	
1054840	637, 923	MIDLAND FINANCIAL CORPORATION	CASPER, WY	
1054091	503, 494	MIDSTATE BANCORP, INC.	OKLAHOMA CITY, OK	Moved from Peer 5
1064652	563, 640	MIDWEST BANC HOLDING CO.	PIERCE, NE	
3719992	683, 407	MODERN BANK PARTNERS LLC	NEW YORK, NY	
1119495	901, 353	MONTGOMERY BANCORPORATION, INC	SIKESTON, MO	
1097922	554, 034	MONTICELLO BANKSHARES, INC.	MONTICELLO, KY	
1107522	921, 878	MOODY BANCSHARES, INC.	GALVESTON, TX	
1058165	752, 267	MORRILL BANCSHARES, INC.	MERRIAM, KS	
2256539	637, 385	MOUNTAIN WEST FINANCIAL CORP.	HELENA, MT	
2634212	796, 211	MOUNTAINONE FINANCIAL PARTNERS	NORTH ADAMS, MA	
2589714	837, 361	MSB MUTUAL HOLDING COMPANY	WALL TOWNSHIP, NJ	
3211601	756, 755	MVB FINANCIAL CORP.	FAIRMONT, WV	New Y-9C/BHCPR reporter
2623430	974, 805	NARRAGANSETT FINANCIAL CORP	FALL RIVER, MA	
2665739	523, 260	NATCOM BANCSHARES, INC.	SUPERIOR, WI	
2947882	945, 195	NATIONAL BANCSHARES, INC.	BETTENDORF, IA	
3551389	647, 846	NATIONAL COMMERCE CORPORATION	BIRMINGHAM, AL	New Y-9C/BHCPR reporter
3059773	519, 620	NATIONAL UNITED BANCSHARES, IN	GATESVILLE, TX	New Y-9C/BHCPR reporter
3306806	527, 229	NAUGATUCK VALLEY FINANCIAL COR	NAUGATUCK, CT	
1070756	673, 867	NB&T FINANCIAL GROUP, INC.	WILMINGTON, OH	
1200124	647, 815	NEIGHBOR INSURANCE AGENCY, INC	MARION, IA	
3207659	567, 517	NEW CENTURY BANCORP, INC.	DUNN, NC	
1023154	802, 218	NEW MEXICO BANQUEST CORPORATIO	SANTA FE, NM	
3049617	707, 744	NEW PEOPLES BANKSHARES, INC.	HONAKER, VA	
4267472	633, 370	NEWBURYPORT FIVE CENTS BANCORP	NEWBURYPORT, MA	
1830361	515, 474	NEWFIELD BANCORP, INC.	NEWFIELD, NJ	
3823844	867, 501	NEXBANK CAPITAL, INC.	DALLAS, TX	
1070569	519, 524	NEXTER INCORPORATED	BUTLER, PA	
1827893	635, 800	NI BANCSHARES CORPORATION	SYCAMORE, IL	
3103603	680, 912	NICOLET BANKSHARES, INC.	GREEN BAY, WI	
1066414	817, 313	NODAWAY VALLEY BANCSHARES, INC	MARYVILLE, MO	
3109070	682, 774	NORTH STATE BANCORP	RALEIGH, NC	
1029334	910, 215	NORTH VALLEY BANCORP	REDDING, CA	
2324111	699, 575	NORTHEAST BANCORP	LEWISTON, ME	

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ID_RSSD	Consolidated Assets(\$000)	BHC Name	Home Office Location	Change From 12/31/2012 and Other Notes
1246935	891,127	NORTHERN BANCORP, INC.	WOBURN, MA	
2934305	757,326	NORTHFIELD MHC	NORTHFIELD, VT	
2582827	849,932	NORTHWAY FINANCIAL, INC.	NORTH CONWAY, NH	
2237118	688,818	NORTHWEST INDIANA BANCORP	MUNSTER, IN	
4029474	849,150	NORTHWESTERN BANCORP	TRAVERSE CITY, MI	
2835475	985,697	NORWAY BANCORP, MHC	NORWAY, ME	
2365356	680,753	NORWOOD FINANCIAL CORP.	HONESDALE, PA	
3912766	984,095	NUTMEG FINANCIAL MHC	NAUGATUCK, CT	
2460569	694,213	NVE BANCORP, MHC	ENGLEWOOD, NJ	
3726440	648,418	OAK VALLEY BANCORP	OAKDALE, CA	
2320618	764,186	OCONOMOWOC BANCSHARES, INC.	OCONOMOWOC, WI	
2012436	834,908	OHIO VALLEY BANC CORP.	GALLI POLIS, OH	
1200311	928,282	OHNWARD BANCSHARES, INC.	MAQUOKETA, IA	
1085527	766,828	OLD FLORIDA BANCSHARES, INC.	ORLANDO, FL	
3200221	862,848	OLD LINE BANCSHARES, INC.	BOWIE, MD	
1076673	890,839	OLD POINT FINANCIAL CORPORATIO	HAMPTON, VA	
2603991	920,367	OLYMPIC BANCORP, INC.	PORT ORCHARD, WA	
1083729	730,211	ONE AMERICAN CORP.	VACHERIE, LA	
2728625	720,308	ONEIDA FINANCIAL CORP.	ONEIDA, NY	
3596009	689,676	ORANGE COUNTY BANCORP, INC.	MIDDLETOWN, NY	
1056769	504,016	OTTAWA BANCSHARES, INC.	SALINA, KS	
2454586	628,296	OUACHITA BANCSHARES CORP.	MONROE, LA	
3595084	652,511	PACIFIC CITY FINANCIAL CORPORA	LOS ANGELES, CA	
2731586	627,087	PACIFIC COAST BANKERS' BANCSHA	WALNUT CREEK, CA	
2560236	664,269	PACIFIC FINANCIAL CORPORATION	ABERDEEN, WA	
1099908	544,773	PADUCAH BANK SHARES, INC.	PADUCAH, KY	
1117213	673,170	PALM BANCORP	PALMERTON, PA	
3021800	974,087	PARAGON COMMERCIAL CORPORATION	RALEIGH, NC	
1209716	691,058	PARK BANCORPORATION, INC.	MADISON, WI	
3347292	757,099	PARKE BANCORP, INC	SEWELL, NJ	
2337081	567,999	PASSUMPSIC BANCORP	SAINT JOHNSBURY, VT	
3277979	539,590	PENN LIBERTY FINANCIAL CORP	WAYNE, PA	New Y-9C/BHCPR reporter
1117688	852,997	PENNS WOODS BANCORP, INC.	JERSEY SHORE, PA	
2623524	929,788	PENSECO FINANCIAL SERVICES COR	SCRANTON, PA	
2748995	949,171	PEOPLE'S UTAH BANCORP	AMERICAN FORK, UT	
1209499	539,412	PEOPLES BANCORP, INC.	PRAIRIE DU CHIEN, WI	New Y-9C/BHCPR reporter
4183536	578,288	PEOPLES FEDERAL BANCSHARES, IN	BRIGHTON, MA	
1133174	847,787	PEOPLES FINANCIAL CORPORATION	BILOXI, MS	
1139541	677,782	PEOPLES FINANCIAL SERVICES COR	HALLSTEAD, PA	
1866155	504,714	PEOPLESSOUTH BANCSHARES, INC.	COLQUITT, GA	
3145966	579,315	PINNACLE FINANCIAL CORPORATION	ELBERTON, GA	
3798933	653,810	PIONEER BANCORP, INC.	ROSWELL, NM	
3013225	748,652	PLANTERS FINANCIAL GROUP, INC	CLARKSVILLE, TN	
1096484	765,373	PLANTERS HOLDING COMPANY	INDIANOLA, MS	
2511014	722,440	PLATTE VALLEY FINANCIAL SERVIC	SCOTTSBLUFF, NE	
4132084	623,377	PNBK HOLDINGS LLC	STAMFORD, CT	
3223855	637,978	PONKAPOAG BANCORP, MHC	CANTON, MA	
3802250	687,385	POST OAK BANCSHARES, INC.	HOUSTON, TX	
1842355	535,298	PRIME BANC CORP.	DIETERICH, IL	New Y-9C/BHCPR reporter
1084575	540,759	PRIORITONE CAPITAL CORPORATIO	MAGEE, MS	
2293329	761,020	PROSPERITY BANKING COMPANY, TH	SAINT AUGUSTINE, FL	

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2838159	599,233	PROVIDENT BANCORP	AMESBURY, MA	
2321419	685,712	PSB HOLDINGS, INC.	WAUSAU, WI	
1139804	616,367	PUTNAM BANCSHARES, INC.	HURRICANE, WV	
1246252	503,687	PUTNAM-GREENE FINANCIAL CORPOR	EATONTON, GA	
3828652	766,454	PVF CAPITAL CORP.	OLON, OH	
1118434	918,780	QNB CORP.	QUAKERTOWN, PA	
1130904	870,232	QUEENSBOROUGH COMPANY, THE	LOUISVILLE, GA	
4176855	575,853	RBB BANCORP	LOS ANGELES, CA	
1132243	687,840	RED RIVER BANCORP, INC.	GAINESVILLE, TX	
2787118	980,407	RELIANCE BANCSHARES, INC.	DESPERES, MO	
1398807	926,084	REPUBLIC FIRST BANCORP, INC.	PHILADELPHIA, PA	
3271230	601,689	RHINEBECK BANCORP, MHC	POUGHKEEPSIE, NY	
2114938	772,193	RIVER VALLEY BANCORP, INC.	DAVENPORT, IA	
3180060	777,003	RIVERVIEW BANCORP, INC.	VANCOUVER, WA	
2492485	799,078	ROBERTSON HOLDING COMPANY, L.P	HARROGATE, TN	
2352280	539,500	ROCKHOLD BANCORP	KIRKSVILLE, MO	
4299147	554,294	ROLLSTONE BANCORP, MHC	FITCHBURG, MA	
2324429	751,378	ROYAL BANCSHARES OF PENNSYLVAN	NARBERTH, PA	
1071454	641,300	RURBAN FINANCIAL CORP.	DEFIANCE, OH	
2336806	774,275	S.B.C.P. BANCORP, INC.	CROSS PLAINS, WI	
1108042	737,849	SABINE BANCSHARES, INC.	MANY, LA	
2603928	542,366	SAEHAN BANCORP	LOS ANGELES, CA	
1139466	850,869	SALIN BANCSHARES, INC.	INDIANAPOLIS, IN	
2693273	597,343	SALISBURY BANCORP, INC.	LAKEVILLE, CT	
1204814	625,300	SBC, INCORPORATED	COUNTRYSIDE, IL	
4183527	784,740	SBM FINANCIAL, INC.	GARDINER, ME	
1204029	554,782	SEAWAY BANCSHARES, INC.	CHICAGO, IL	
1098509	537,902	SECURITY CAPITAL CORPORATION	BATESVILLE, MS	
1253773	875,721	SECURITY FEDERAL CORPORATION	AIKEN, SC	
1107308	689,582	SECURITY HOLDING COMPANY	FREDERICKSBURG, TX	
1140323	732,702	SECURITY NATIONAL CORPORATION	OMAHA, NE	
1250286	780,303	SECURITY STAR BANCSHARES, INC.	ODESSA, TX	
1248573	666,815	SECURITY STATE BANCSHARES, INC	CHARLESTON, MO	
1085330	620,146	SEQUATCHIE VALLEY BANCSHARES,	DUNLAP, TN	
3831465	849,598	SEVERN BANCORP, INC.	ANNAPOLIS, MD	
3306815	957,271	SIFINANCIAL GROUP INC	WILLIMANTIC, CT	
3076592	580,132	SIGNATURE BANCORP, INC.	TOLEDO, OH	
3695667	643,082	SILVERGATE CAPITAL CORPORATION	LA JOLLA, CA	New Y-9C/BHCPR reporter
4253073	882,359	SIMPLICITY BANCORP, INC.	COVINA, CA	
3438097	773,689	SKAGIT STATE BANCORP, INC.	BURLINGTON, WA	
1143342	651,794	SOLVAY BANK CORP.	SOLVAY, NY	
2914857	812,250	SOMERSET TRUST HOLDING COMPANY	SOMERSET, PA	
2810285	891,692	SOUTH CENTRAL BANCSHARES OF KE	GLASGOW, KY	
1124060	785,262	SOUTH DAKOTA BANCSHARES, INC.	PIERRE, SD	
3212943	989,892	SOUTH SHORE BANCORP MHC	SOUTH WEYMOUTH, MA	
2497202	560,468	SOUTHCREST FINANCIAL GROUP, IN	PEACHTREE CITY, GA	
1099074	522,048	SOUTHERN BANCSHARES CORP.	SAINT LOUIS, MO	
1107184	652,257	SOUTHERN BANCSHARES, INC.	HOUSTON, TX	New Y-9C/BHCPR reporter
2849799	822,115	SOUTHERN FIRST BANCSHARES, INC	GREENVILLE, SC	
1207824	538,418	SOUTHERN MICHIGAN BANCORP, INC	COLDWATER, MI	New Y-9C/BHCPR reporter
3266227	793,534	SOUTHERN MISSOURI BANCORP, INC	POPLAR BLUFF, MO	

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3325740	714, 896	SOUTHERN NATIONAL BANCORP OF	MC LEAN, VA	
2169871	728, 729	SOUTHERN UTAH BANCORPORATION	CEDAR CITY, UT	
1063552	626, 605	SOUTHWEST MISSOURI BANCORPORAT	CARTHAGE, MO	
1062135	936, 226	SPIRIT BANKCORP, INC.	BRI STOW, OK	
1247361	735, 328	SPRING BANCORP, INC.	SPRINGFIELD, IL	
1097771	936, 945	STATE CAPITAL CORPORATION	GREENWOOD, MS	
3852031	892, 982	STERLING BANCORP, INC.	SOUTHFIELD, MI	
2290560	693, 936	STEWARDSHIP FINANCIAL CORPORAT	MIDLAND PARK, NJ	
2360454	875, 980	STOCKMENS FINANCIAL CORPORATIO	RAPID CITY, SD	
2327541	532, 530	SUBURBAN ILLINOIS BANCORP, INC	ELMHURST, IL	
4049678	685, 487	SUNWEST BANCORP, INC.	TUSTIN, CA	
2461463	518, 812	SUSSEX BANCORP	FRANKLIN, NJ	New Y-9C/BHCPR reporter
1202883	527, 510	SWORD FINANCIAL CORPORATION	HORICON, WI	
3841772	861, 293	TECHE HOLDING COMPANY	NEW IBERIA, LA	
1142242	730, 280	TENNESSEE STATE BANCSHARES, IN	PIGEON FORGE, TN	
1103878	815, 492	TEXAS INDEPENDENT BANCSHARES,	TEXAS CITY, TX	
2499822	718, 354	TF FINANCIAL CORPORATION	NEWTOWN, PA	
4360113	643, 571	TGR FINANCIAL, INC.	NAPLES, FL	
3934562	848, 362	THREE SHORES BANCORPORATION	ORLANDO, FL	
3185476	513, 102	TIDELANDS BANCSHARES, INC.	MOUNT PLEASANT, SC	
2621548	738, 121	TIMBERLAND BANCORP, INC.	HOQUI AM, WA	
2745604	679, 069	TOWER FINANCIAL CORPORATION	FORT WAYNE, IN	
1095722	522, 502	TOWN & COUNTRY BANCSHARES, INC	SALEM, MO	
2730383	517, 548	TRAVELERS REST BANCSHARES, INC	TRAVELERS REST, SC	Moved from Peer 5
2523389	969, 190	TRI -COUNTY FINANCIAL CORPORATI	WALDORF, MD	
1139345	895, 544	TRI -COUNTY FINANCIAL GROUP, IN	MENDOTA, IL	
1080139	876, 624	TRUST NO. 3 UNDER THE WILL OF	TROY, AL	
1947102	660, 344	TWO RIVERS FINANCIAL GROUP, IN	BURLINGTON, IA	
3219577	542, 492	UBT BANCSHARES, INC.	MARYSVILLE, KS	New Y-9C/BHCPR reporter
1114940	562, 738	UNION BANKSHARES, INC.	MORRISVILLE, VT	
1135516	927, 227	UNITED BANCORP, INC.	ANN ARBOR, MI	
2235598	665, 413	UNITED BANCORPORATION	OSSEO, WI	
1136009	569, 155	UNITED BANCSHARES, INC.	COLUMBUS GROVE, OH	
3015975	636, 548	UNITED SECURITY BANCSHARES	FRESNO, CA	
1086168	564, 639	UNITED SECURITY BANCSHARES, IN	THOMASVILLE, AL	
2181426	827, 183	UNITY BANCORP, INC.	CLINTON, NJ	
1139103	967, 428	UNIVERSITY FINANCIAL CORP, INC	SAINT PAUL, MN	
3837962	640, 957	URBAN TRUST HOLDINGS, INC.	LAKE MARY, FL	
2082532	546, 921	UWHARRIE CAPITAL CORP	ALBEMARLE, NC	
2314327	793, 548	VALLEY FINANCIAL CORPORATION	ROANOKE, VA	
1205026	889, 069	VAN DIEST INVESTMENT COMPANY	ANKENY, IA	
3461358	631, 438	VB TEXAS, INC.	HOUSTON, TX	
3292253	650, 725	VISION BANCSHARES, INC.	ADA, OK	
1204104	825, 865	WAUPACA BANCORPORATION, INC.	WAUPACA, WI	
3851230	584, 241	WBSB BANCORP, MHC	WEST BEND, WI	
3803033	550, 886	WEBFIVE MHC	WEBSTER, MA	
1085255	574, 144	WEST ALABAMA CAPITAL CORP.	REFORM, AL	
1127650	811, 768	WESTBRAND, INC.	MI NOT, ND	
1123223	588, 244	WESTERN STATE AGENCY, INC.	DEVILS LAKE, ND	New Y-9C/BHCPR reporter
3831326	924, 800	WFSB MUTUAL HOLDING COMPANY	WASHINGTON, PA	
1051979	703, 676	WHITCORP FINANCIAL COMPANY	LEOTI, KS	

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1995103	708,267	WINTER TRUST OF 12/3/74	LAWRENCE, KS	
1058558	538,747	WOOD & HUSTON BANCORPORATION,	MARSHALL, MO	
2784920	812,721	1ST CONSTITUTION BANCORP	CRANBURY, NJ	
3715257	697,463	1ST FINANCIAL SERVICES CORPORA	HENDERSONVILLE, NC	
1830240	827,242	1ST SUMMIT BANCORP OF JOHNSTOW	JOHNSTOWN, PA	
4459820	845,425	1854 BANCORP	CAMBRIDGE, MA	New Y-9C/BHCPR reporter
1247576	641,835	215 HOLDING CO.	MINNEAPOLIS, MN	

Note: Peer Group 4 has 517 bank holding companies.